12-12020-mg Doc 10504 Filed 04/02/18 Entered 04/04/18 15:36:16 Main Document Pg 1 of 137

Vito Genna Clerk of the Court U.S. Bankruptcy Court Southern District New York One Bowling Green New York, NY 10004-1408

March 29, 2018

RE: In re RESIDENTIAL CAPITAL, LLC, et al.

U.S. Bankruptcy Court Southern District New York, Case No. 12-12020

## TO THE IMMEDIATE ATTENTION: Honorable Judge Martin Glenn

### Sworn Declaration of Tuli Molina-Wohl

In Support of Doc. 10469

In Objection to (Doc 10482)

Filed by ResCap Liquidating Trust, Perkins Coie joined by LNV Corporation (Doc 10485) RT. SDNY

Dear Honorable Judge Martin Glenn:

This letter is my declaration and is made under oath and penalty of perjury in support of our Notice (Doc. 10469) and in objection to the objections (Doc. 10482 and Doc 10485) filed by Perkins Coie LLP (PC) and the ResCap Liquidation Trust (ResCap or ResCap Trust) and LNV Corporation (LNV) to our "Notice of conflicts of interest, fraud and fraud upon the court by debtors in conspiracy with creditor LNV Corporation, ResCap Liquidating Trust and special insurance Coverage counsel for the debtors Perkins Coie LLP, (Doc 10469).

I, Tuli Molina-Wohl, declare that I am over the age of eighteen (18) years and have personal knowledge of the facts set forth in this letter/declaration, and if called as a witness, could and would competently testify to the facts set forth herein.

I along with Denise Subramaniam, Cathy Gebhardt and Robynne Fauley filed our "NOTICE" (Doc 10469) in behalf of ourselves and others similarly situated as a communication with the court. We did NOT file a motion. We are not attorneys and don't know what we should move the court to do at this point or how to do so. It is not right for the ResCap Trust, PC and LNV to say we are "movants" because we are not. We are merely informing the court about the fraud we personally have experienced with these parties in hope that the court will take our evidence seriously and investigate. We believe that the ResCap Debtors and LNV assisted by PC may have been misrepresenting assets and transactions to this court to fraudulently obtain bankruptcy protection and/or deprive us of remedy to the harm they've caused us.

Each of us has had our lives destroyed and our precious homes of many years stolen from us in a foreclosure by LNV in collusion with ResCap Debtors based upon suspicious assignments of deed of trust or mortgage recorded in our counties purporting to convey beneficial interest in our notes and security instruments from Residential Funding Company LLC (RFC-LLC), a ResCap Debtor, to LNV each notarized by Diane M. Meistad on March 10, 2008 before LNV was even incorporated in Nevada. The agreement/transaction that resulted in all these recorded assignments I referred to hereafter as the "Questioned Transaction".

We did not know that LNV is not a creditor. We reasonably believed LNV was because, again we're not attorneys and don't understand anything about how bankruptcies work. We tried to find a court record that showed a list of creditors but there are over 10,000 documents filed in this case and we could not find such a list. We have been educated now by the ResCap Trust's, PC's and LNV's objections (Doc. 10482 and Doc 10485).

The ResCap Trust and PC admit on Pg 13 of Doc. 10482:

"In the Motion, Movants' allege that both LNV and an entity Movants' allege is an affiliate of LNV Corporation, CSG Investments, Inc., are creditors of the Debtors. As noted above, LNV is identified as a party to loan servicing agreements to which the Debtors were parties."

We are not "Movants" as these parties falsely allege. We are informants or whistleblowers. We informed this court as a government authority about persons and organizations engaged in illicit activities under this court's jurisdiction.

If LNV merely has a servicing agreement with the ResCap Debtors then why did LNV and its attorneys tell state and federal courts that LNV owns our mortgage notes and is "holder" so LNV could foreclose on our homes and evict us? Why have all these assignments that purport RFC-LLC or MERS in behalf of RFC-LLC conveyed beneficial interest in our mortgages to LNV on March 10, 2008 been recorded across the country? I don't think any one would believe those assignments show the Questioned Transaction to be a "servicing agreement" as the ResCap Debtors, PC and LNV claim. And why did they tell the judges whom they convinced to foreclose on us and evict us something different than what they now tell Your Honor about this Questioned Transaction.

Even though the Questioned Transaction occurred in 2008, long before this bankruptcy was filed, if LNV and RFC-LLC engaged in a fraudulent misrepresentation of the nature of that Questioned Transaction and the assets conveyed (or not conveyed) by it; and they then continued to maintain that fraudulent misrepresentation of assets and transactions into this bankruptcy filed in 2012 it seems to me this court has an obligation to find out the truth about whether the Questioned Transaction involved a

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servicing agreement or a sale of assets. I think it is a good bet that this Questioned Transaction is only one of many similar transactions misrepresented by the ResCap Debtors and LNV and other parties to this bankruptcy.

I lost my Phoenix home of 22 years to LNV's fraud in 2011. I didn't know nearly what I know now but I knew then what happened to me was not right. I was a Realtor and was in negotiations with MGC Mortgage Inc. (MGC) for a loan modification. At that time I had no reason to believe I needed a lawyer. I thought MGC was negotiating in good faith but to my detriment I didn't discover until it was too late that they were dual tracking me and had perfected a non-judicial foreclosure sale without my ever knowing what happened until a representative from CLMG (another corporation owned by D. Andrew Beal) showed up at my door and told me my house was sold to them. That's when I hired an attorney.

I had bought my home in 1989, but I refinanced my GMAC Mortgage on November 14, 2006 with Sebring Capital Partners LLC (Sebring) the company that also originated Cathy Gebhardt's mortgage in 2002 when she bought her home in Tennessee. What I didn't know was that Sebring was in trouble; and in fact Sebring closed two weeks later on December 1, 2006, see **Exhibit 1** attached hereto. I also didn't know Sebring was affiliated with GMAC. On the closing instructions sheet it states

Atten: SHARDONIA ELLIS

Re: RFC/SEBRING CAPITAL PARTNERS, LP

See <u>Exhibit 2</u> attached hereto. In 2007 I had no idea RFC was GMAC. It's like I really didn't refinance my mortgage; it was just morphed from one GMAC entity to another. I made payments to Litton Loan Servicing LP (Litton) from December 2007 to September 2008. Even today the MERS website shows my mortgage servicer to have been Ocwen Loan Servicing, LLC (FL) West Palm Beach, FL to be the "servicer" and Residential Funding Company, LLC to be the "Investor", see <u>Exhibit 3</u>. I made that MERS screen print on 3/28/2018. Then MGC Mortgage Inc. (MGC) claimed to be my servicer. MGC's statements were a nightmare and full of inaccuracies. The 12/2/2008 statement shows MGC did not apply my payments to my balance; see <u>Exhibit 4</u>. The address for MGC is stated as:

MGC Mortgage, Inc 142 North Road, Suite G. Sudbury, MA 01776

MGC was never located at this address. Denise told me she called the property management company for the building in 2012 or 2013 and confirmed that MGC had never leased an office there. Another company Greystone Solutions did lease Suite G in 2008/2009. Marcia and Christopher Swift visited Greystone Solutions when they made a trip to the East Coast and were told by a top executive that Greystone stopped servicing for MGC because they discovered MGC was engaging in questionable

business practices. See **Exhibit 5** one of NUMBEROUS consumer complaint letters about MGC obtained by a Freedom of Information Request on the Texas Attorney General's office. This letter specifically mentions Greystone and the Sudbury MA address. It was part of a 151 page affidavit filed on 5/27/2015 into **Breitlings v. LNV et al.**, Case 3:15-cv-00703-B, Doc. 32 and Doc. 32-1, U.S. District Court Northern Texas Dallas Division. A significant, yet incomplete portion of the consumer complaint letters is included in this court document, and among the complaints is one filed by Robynne Fauley on 9/13/2011, see **Exhibit 6**. I urge Your Honor to retrieve this document from PACER and read all the complaint letters because most of them are about MGC misappropriating payments then claiming a default so LNV can foreclose.

MGC sent me a 1098 IRS form with no EIN number for 2008. Most LNV/Beal victims didn't get a 1098 form in 2008, those who did were also without EIN numbers, see **Exhibit 5**. I think only Denise Subramaniam and I in our group got 1098 IRS forms from MGC for 2009 that had the EIN number: 26-1775691; and that also showed our mortgages were paid in full; see **Exhibit 6**.

In 2009 a Notice of Trustee instrument was recorded in my county, see <u>Exhibit 7</u>: Instrument No: 20090470901 recorded on 05/26/2009 in Maricopa County AZ. It was endorsed by Jim Montes as Assistant Vice President of Quality Loan Service Corporation, an LPS service provider. The Justices of the U.S. 9<sup>th</sup> Circuit reversed a foreclosure <u>In RE: MERS Jonathan E. Robinson et al v American Home Mortgage Servicing, Inc. et al</u>, Case No. 11-17615, (9th Cir. 2014) based on a Jim Montes endorsement:

[T]he CAC also alleges that Jim Montes, who purportedly signed the substitution of trustee for the property of Milan Stejic had, on the same day, "signed and recorded, with differing signatures, numerous Substitutions of Trustee in the Maricopa County Recorder's Office... Many of the signatures appear visibly different than one another." These and similar allegations in the CAC "plausibly suggest an entitlement to relief," Ashcroft v. Iqbal, 556 U.S. 662, 681 (2009), and provide the defendants fair notice as to the nature of appellants' claims against them, Starr v. Baca, 652 F.3d 1202, 1216 (9th Cir. 2011).

We therefore reverse the MDL Court's dismissal of Count I....

We disagree with appellants' contention. After the decision of the MDL Court and just before the completion of briefing in this appeal, the Nevada Supreme Court decided Edelstein v. Bank of New York Mellon, 286 P.3d 249 (Nev. 2012). Edelstein makes clear that MERS does have the authority, for purposes of § 107.080, to make valid assignments of the deed of trust to a successor beneficiary in order to reunify the deed of trust and the note. The court wrote:

Designating MERS as the beneficiary does . . . effectively "split" the note and the deed of trust at inception because . . . an entity separate from the original note holder . . . is listed as the beneficiary (MERS). . . . However, this split at the inception of the loan is not irreparable or fatal. . . . [W]hile entitlement to enforce both the deed of trust and the promissory note is required to foreclose, nothing requires those documents to be unified from the point of inception of the loan. . . . MERS, as a valid beneficiary, may assign its beneficial interest in

the deed of trust to the holder of the note, at which time the documents are reunified.

Since Sebring went out-of-business on 12/1/2006 my mortgage must have been assigned to RFC-LLC before that date; yet there is no recorded assignment exists to memorialize such a conveyance. Also an assignment should have been recorded from RFC-LLC to MERS. And then an assignment should have been recorded from MERS to LNV. There is a high probability that my mortgage was securitized into a ResCap Mortgage Backed Security Trust but I've been unable to pay for a forensic securitization audit. Pooling and Servicing Agreements for such Trusts typically state that the contract is governed by New York State Law AND these agreements explicitly state that conveyances MUST be recorded. An examination of the Questioned Transaction between RFC-LLC and LNV would provide answers to these questions and would allow the court to determine the true nature of the transaction and conveyances of assets, if any. The court should compel LNV and the ResCap Debters to produce this Questioned Transaction for examination.

A Substitution of Trustee, Instrument No: 20090470900, was recorded at the same time on 5/26/2009 as the Notice of Trustee Sale, Instrument No: 20090470901. The Substitution was made by MGC as loan servicer for LNV. The Substitution of Trustee instrument is endorsed by Stella Hess, Sr. Vice President of MGC and notarized by Cindi Cooper on 5/22/2009, see **Exhibit 11**, pages 1 - 3. Cindi Cooper was never a Notary Public in Texas, the letter issued on July 26, 2011 by the Texas Secretary of State and emails between myself and Sally Geller and employee of the Texas SOS on pages 4 – 7 of Exhibit 11, and the receipt of certificate on page 8.

According to deposition testimony under oath of Bret Maloney he is the only Sr. Vice President of MGC so it is questionable that she is also a Sr. Vice President, see <u>Fauley v. Mosman et al.</u>, Case 3:17-cv-016560, Doc35-2.

On July 8, 2011 I paid for a forensic examination of the March 10, 2008 assignment MGC recorded in my countie purported to convey my note and deed of trust for MERS in behalf of RFC-LLC to LNV endorsed by Michael Mead and notarized by Diane M. Meistad. The report was completed by Tamara Kaiden on May 9, 2012, see **Exhibit 12**. The opinion of the examiner was that the Michael Mead signature was inauthentic:

Based upon the documents submitted, through a thorough analysis of these items and from an application of accepted forensic document examination tools, principals and techniques, it is the opinion of this examiner that the signature on the document "Q1" was not written by the same person who signature is on the documents "K1, K2 and K3". The questioned signature on "Q1" is not an authentic signature.

Marcia Swift and I went together to pay for a forensic examination of the Jasson J. Vechhio signatures on the allonges attached to the purported "original" notes LNV submitted to the courts in foreclosures against us. The examination was done by Board Certified Robin D. Williams, MFS, MS, D-BFDE of OMNI Document Examinations in Chicago. The preliminary report concluded:

"The characteristics within the questioned signature on the Item Q-1, an Allonge to a Promissory Note for Chris Swift and Marcia Swift and the evidence within the comparison documents, A-1, A-2 and A-3, Allonges for Tuli M, Wohl, Rhonda L.Hardwick and Catherine Gebhardt depicts that the signatures are duplicates of one another. In order to come to a definitive opinion regarding whether one signature was written in ink or if all4 signatures were created using a stamp or by means of photocopying, we require that the original questioned document, Q-1, be made available for examination in order to determine whether the signature in question on Q-1 was written in ink, created by a stamp or if the signature is a photocopy."

At that time we ordered the examination Cathy Gebhardt, Rhonda Hardwick, and the two of us were the only ones who had these suspect signatures show up in our court cases. Later LNV submitted one in each of the Oregon foreclosure cases against Denise Subramaniam and Robynne Fauley. Those signatures also appear to be spot-on-matches to the others. See **Exhibit 13**.

After my home was sold in the trustee sale I hired, R. Harvey Dye, State Bar No. 002184. He prepared and filed a complaint on June 20, 2011 for me against LNV in the Superior Court of the State of Arizona, Maricopa County, Case No: CV2011-054312. I'm cutting and pasting from that complaint below, leaving out the paragraph numbers for brevity because it explains things better than I can:

"On September 20, 2010, after recording cancellations of two prior Notices of Trustee's Sale, substitute trustee Quality Loan Service Corporation recorded a third Notice of Trustee's Sale against the Property, recorded as instrument number 2010-0811436, Records of Maricopa County. See, Exhibit 3, Notice of Trustee's Sale, a true and correct copy of which is attached hereto. The Notice of Trustee's Sale set the sale date for December 20, 2010. Section 22 of the Trust Deed contract provides, in pertinent part, that prior to acceleration for a monetary breach, Lender shall give Borrower written notice of intent to accelerate and specify, inter alia, a date not less than thirty days from the date of the notice by which a default may be cured. Defendant LNV and its agents failed to provide Plaintiff with Section 22 notice prior to recordation of the Notice of Trustee's Sale. Defendant's recordation of the spurious Notice of Trustee's Sale accelerated the Note in violation of the pre-acceleration notice requirement of the Deed of Trust contract and was therefore premature and set forth an invalid date of sale. Without first complying with Section 22 of the contract prior to acceleration, the Notice of Trustee's Sale was in error and thus could not serve as legal statutory notice, rendering any trustee's sale and resulting Trustee's Deed Upon Sale void and of no force and effect. The premature Notice of Trustee's Sale was in error and cannot serve as legal statutory notice, requiring that the trustee record a cancellation of notice of sale. A.R.S. § 33-808(E). The sale was not cancelled, no new corrected Notice was recorded. Section 22 of the Deed of Trust requires the specific, pre-recordation period be satisfied prior to recordation of the Notice of Trustee's Sale. Until Lender is in compliance with the notice period of Section 22, the recordation of a Notice of Trustee's Sale is void and of no legal

effect. The Trustee cannot exercise the power of sale before the expiration of ninety days following its compliance with the thirty day notice period of Section 22. A.R.S.  $\S$  33-807(D)."

See <u>Exhibit 14</u> which shows that the prior trustee sales had each been canceled as required by law. Notice that each Notice of Trustee Sale has the following information:

### Login to: www.priorityposting.com

I phoned McCarthy Holthus in San Diego and was told that <u>Priority Posting</u> was the <u>only</u> website they used to announce or to post foreclosure sales. If my home came up for sale it would be listed there. I check daily, sometimes every hour. So imagine my shock when the knock came on my door and a CLMG employee told me home was already sold. They did not post the sale on that website and I was in negotiations with MGC for a loan modification when this deceptive sale occurred.

Quality Loan Servicing, the substituted trustee is an LPS service provider. The TRO hearing was over in ten minutes, The didn't consider any of the evidence and just said: "She's not getting a free house." It's actually LNV that got a free house. During the decades I owned my home I paid \$579,000 in mortgage payments. I paid for my house 3 times over and now I have nothing to show for it.

In response to my attorneys arguments that the foreclosure was executed in violation of Arizona law LNV's attorneys told the judge they had proof the prior trustee sale was canceled as required. The judge didn't ask to see this proof and immediately ruled against me. My attorney asked LNV's attorney to email him the proof. What he got and emailed to me is not a legal cancelation required by AZ law recorded with my county but five "Certificates of Postponement" prepared by LPS; see **Exhibit 15**.

On May 12, 2011 LNV filed an eviction case against me <u>LNV v Molina-Wohl</u>, case CV2011-009999 in the Superior Court of the State of Arizona, Maricopa County.

I did everything right. I had followed the plan laid out by the President of the United States. For a year and a half I worked with the HUD certified non-profit, NACA, <a href="https://www.naca.com/media/1249/purchaseworkbook.pdf">https://www.naca.com/media/1249/purchaseworkbook.pdf</a>. I worked with GreenPath Debt Solutions. <a href="http://www.greenpath.com">http://www.greenpath.com</a>. I had counseling. I took classes in money management. I had to write hardship letters and I would hold for hours on the phone waiting for my appointments. I jumped through every hoop they put in front of me. My home would come up for sale on the <a href="https://www.greenpath.com">Priority Posting</a> website monthly and I each time I'd end up in the ER with chest pains. In the middle of all this I survived a violent home invasion.

MGC Mortgage finally agreed to negotiate a loan modification with me. I spent hours calling phone numbers for MGC departments that were never answered. I was neither denied nor approved, but

MGC kept me very busy with paperwork for months. I faxed the same financial package five times. They always made excuses, I used the wrong loan number, they didn't receive it, they lost it, they had issued a new loan number, etc. MGC and Beal (and perhaps RFC-LLC) played me. Two days after MGC asked for the same documentation again that CLMG Realtor came to my door to tell me my home no longer belonged to me.

Andy Beal never intended of modify my loan because there was no loan to modify.

I ended up being evicted unceremoniously by the Sheriff while my neighbors stood by and watched. Treasured belongings were left behind and were ransacked and looted.

"Homeless" is more terrifying than anyone can imagine, the predators are not wearing Brooks Brothers and Valentino.. Fifty five years of living never prepared me for the complete devastation of my psyche and the physical deterioration of my once healthy body.

**Fifteen minutes:** The amount of time I was given by the Sheriff to get out of my home of twenty two years or be arrested.

**Fifteen minutes:** To decide what to take when you can't see because you're blinded by your own tears.

**Fifteen minutes:** My life went from Women's Club Champion at The Arizona Biltmore Country Club in Phoenix, Arizona to living in my car with a Great Pyrenees, an Australian Shepherd, and a cat..

I am 65, approximately five foot tall and I weigh in at 110 pounds and I have been on SS Disability for two years, see **Exhibit 16**. I have congestive heart failure, kypho-scoliosis (which began to manifest in 2009), and my spine is fused at multi-levels with titanium hardware. My Surgeons now tell me, we need to fuse the rest of my spine and my neck. My kidneys are failing; stage 3 kidney disease and I have been diagnosed with Post Traumatic Stress Syndrome (PTSS). In addition, high blood pressure, major depression and April 2015, I almost died from a perforated gastric ulcer. An ulcer I didn't know I had. My reason for disclosing these personal facts? Every one of these ailments are stress related.

The day to day threat of foreclosure, the fear and uncertainty of eviction and the abuse from the judicial system makes living a nightmare. The blindfold seems to have slipped and Lady Justice now tips her scales in favor of multi-million dollar corporations and high priced law firms. Our judicial system is flawed when forgery and fraud become routine and are used with great abandon by financial institutions to illegally confiscate the homes from millions of Americans. While our elected officials looked on and nodded their approval, our homes were stolen by thugs worth billions who make a mockery of our judicial system and the rule of law. This injustice eats away at every fiber of my being. You begin to question everything you were taught to believe was true.

Losing my home invalidated my life. Driving the streets of Phoenix became a constant reminder of never being able to go home. I began to sink into a dark place and I knew eventually there would be no return. I packed what little I had left and moved away from the city I had lived in for forty plus years. Rage; pain; humiliation; failure; despair; shame; fear; social withdrawal; a deep sense of loss permeates every aspect of your life. What is devastating is that there is no getting past it.

I am in constant physical pain 24/7, but nothing compares to the pain of injustice; the pain of being forcibly removed from your home. Home is where you are loved. Home, is pride of ownership. Home is where life is real and good and memories are made.

Because I now have become known to D. Andrew Beal by my becoming an active participant in this attempt to disclose his illegal activities described herein, he has targeted me for retaliation like he has already done to the others who've been outspoken about his illegal activities. On 3/21/2018 he has caused to be filed an "Affidavit for Renewal of Judgment" into Case No. CV2011-00999, The Superior Court of Arizona in and for the County of Maricopa; which was the eviction case that caused my painful eviction. See **Exhibit 17** which I just discovered by accident. I had searched the court website because I needed to locate the case numbers of my cases with LNV for this declaration/letter. I have not received service of this document.

As per my Social Security Disability Statement, Exhibit 16, my income is merely \$861/month. This is WELL BELOW poverty yet now I believe Beal is trying to intimidate me into silence. No activity occurred in this case since 2013 then on 3/21/2018 they file this. The timing so soon after we filed our Notice (Doc. 10469) and they filed their objections (Doc 10482 and Doc 10485) into to this court makes it impossible to believe it is coincident; it certainly appears to be an act of pure retaliation meant to intimidate me.

I, Tuli Molina-Wohl, declare under penalty of perjury under the laws of the State of Arizona and New York that the foregoing is true and correct.

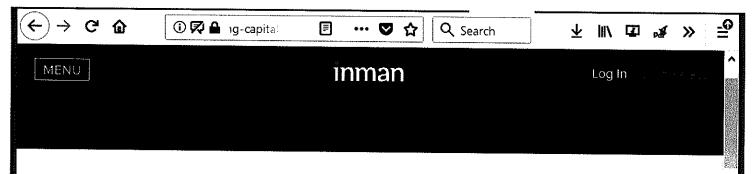
Respectfully Submitted,

Tuli Molina-Wohl

Dated: March 30, 2018

## **EXHIBIT 1**

https://www.inman.com/2006/12/06/sebring-capital-partners-closes-its-doors/



### **Sebring Capital Partners closes its doors**

BY INMAN & Staff Writer W DEC 6

A Texas-based subprime lender that employed 325 people has unexpectedly closed its doors, but will honor loans in the pipeline.

Sebring Capital Partners, a wholesale mortgage lender founded in 1996, has been struggling with a decline in loan originations. The company closed an estimated \$209 million loans in the second quarter of 2006, down from \$235 million in the same quarter of 2005 and \$449 million in the second quarter of 2003, the *Dallas Business Journal* reported.

Sebring senior vice president for legal and compliance Michael Waldron, told the newspaper that employees will be paid for work through Nov. 30, and that the company will honor loans it has approved if they can be closed by Dec. 15.

The company's Web site says Sebring ceased operations Dec. 1, and offers a toll free number for customers with loans in process.

An anonymous former employee told the *Denver Post* that Sebring was hurt by rising defaults, and that a major investor had stopped funding the company's loans. An attempt to sell the company fell through, the source said. Sebring employs 50 people in the Denver area, the *Post* said.

In recent months, several subprime lenders have been put up for sale or closed their doors, including First Franklin Financial, Champion Mortgage, Option One Mortgage Corp., and Meritage Mortgage Corp..



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## **EXHIBIT 2**

Loan #: 518593

### CLOSING INSTRUCTIONS FOR SEBRING CAPITAL PARTNERS, LIMITED PARTNERSHIP **CLOSING REQUIREMENTS:**

- 1. Title Co., Closing Attorney or Escrow Closing Agents are not to discard any documents from closing package without written approval from Lender.
- 2. If Title Co's. Closing/Settlement & Courier Fees Exceeds \$500.00 for first liens & \$250.00 for second liens contact Lender. Our Final Truth In Lending(s) will have to be adjusted.
- 3. All taxes must be paid current if due or delinquent at closing.
- 4. All liens must be paid and released.

ExA for legal, if applicable

- 5. Final Title Policy must insure full loan amount and not reflect any survey exceptions, if a survey is not required.
- 6. Floor rate rider, if applicable, to be recorded with Security Instrument.
- 7. Lender will require a separate title policy for 1st and 2nd lien in Sebring Capital Partners, Limited Partnership name with coverage to agree with loan amount.
- Clear Schedule "C" of all liens and encumbrances and fulfill all requirements.
- 9. Lender has granted its warehouse lender a security interest in any amounts advanced by the warehouse lender to fund this mortgage loan and in the mortgage loan funded with these amounts. You must promptly return any amounts advanced by e

such warehouse lender and not used to fund this mortgage I such warehouse lender if this mortgage loan does not clo funds.  LENDER WILL NET DOCUMENT PREPARATION FEI PURPOSES ONLY.	ose and fund within one (1) busi	ness day of your receipt of these
PRIOR TO DISBURSING/RECORDING:		
1. No funds are to be disbursed without obtaining a	"Funding Number" from Lend	der. Sebring issued funding
Wire Amount(s): \$1st: <u>\$473,917.31</u> \$2nd: <u>\$</u>	_	
If Sebring Request wire(s) to be returned, please wire funds to  Bank: JP MOF City/State: CHICA( Acct#: 10-90430 ABA#: 0210000	RGAN CHASE BANK GO, ILLINOIS 0	See next page Shardonia Ellis works for GMAC
Attn: SHARD	21 ONIA ELLIS BRING CAPITAL PARTNER	S, LP
Sebring's fees and escrows are netted out of wire. Any lender createst	dit and/or mortgage broker fee (	yield spread) will be added in.
<ol> <li>To obtain a "Funding Number" you must fax or (a disbursing/recording or (b) fax or e-mail the following docu</li> </ol>	a) return our closing package,	if a Texas Equity, prior to
□ Second Lien Note (all pages)     □ Second Lien Note (all pages)(if applicable)     □ Prepay Rider to Note Term: 2 yrs     □ Copy of certified funds check     □ General Warranty Deed (sig page only)     □ Other: Sebring's FINAL 1003     □ Sig page of first lien Security Instrument and ExA for légal, if applicable     □ Sig page of second lien Security Instrument and	Mems:  □ First Lien Final TIL □ Second Lien Final TI □ Approved Final HUD-1, □ Right of Rescission Notion □ Mailing Address Certific	(all pages) ce

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### Learn the skills Shardonia has



Managing Your Personal Finances

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Learning Dynamics 365



Jan. 1997 - July 2007

See below

### Shardonia Ellis

Accounting Professional

Chickasaw Nation industries, Inc. • University of Maryland University College Washington D.C. Metro Area • 75 a

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### Experience



### **Accounting Contractor**

Chickasaw Nation Industries, Inc. Mar 2015 Present + 2 yrs 4 mod Washington D.C. Netro Area



### Financial Analyst

Jun 2013 - Jul 2014 + 1 yr 2 mos Rafeigh-Busham, North Carolina Area



### Accountant

RLJ Entertainment, Inc.

Oct 2009 - Jun 2013 - 3 yrs 9 mos Silver Spring, Maryland



### Sr. Accountant

Krisam Group

Sep 2007 Sep 2009 + 2 yrs 1 mio



### Team Leader

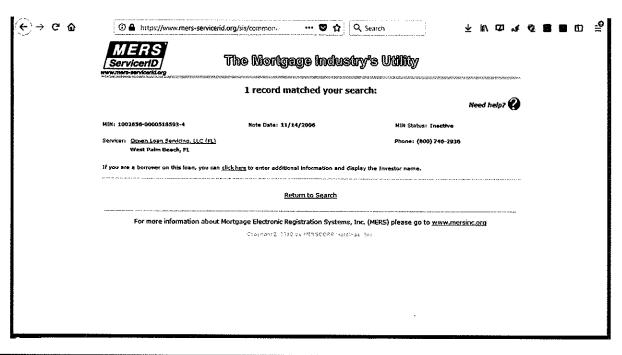
GMAC/RFC

Jan 1997 - Jul 2007 - 16 yrs7 mos Betherda, MO

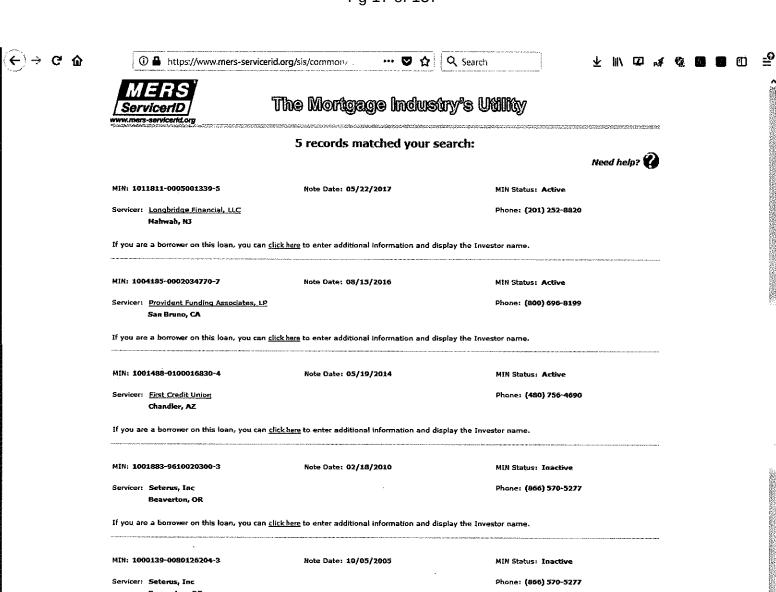
Shardonia Ellis - My Escrew Closing Instruction RFC/Sebring Capital Partners, LP

**EXHIBIT 3** 

ţ



ttps://www.mers-servicerid.org/sis/common/investor	••• ▼
Select borrower type and enter borrower information to see Investo	or for MIN 1002656-0000518593-4.
Investor for Individual Borrower	
Your entries may be either upper or lower case.	
fields marked * are required.	
Last Name:  Wohl *	
SSN: *	
or borrower's authorized representative for the loan in question. Ad	presentative is attesting to the fact that he or she is in fact the borrower iditionally, borrowers wishing to learn the identity of their loan's investor on name as well as their SSN or TIN. If this information does not match the loan, the investor information will not be displayed. Borrowers
	Submit
O Investor for Corporation/Non-Person Entity Borro	Dwer
Servicer: Ocwen Loan Servicing, LLC (FL)	Phone: <b>(800) 746-2936</b>
West Palm Beach, FL	
nvestor: Residential Funding Company, LLC	
Close	Window



If you are a borrower on this loan, you can click here to enter additional information and display the Investor name.

Return to Search

For more information about Mortgage Electronic Registration Systems, Inc. (MERS) please go to www.mersinc.org

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**EXHIBIT 4** 

## MGC Mortgage, Inc.

MGC Mortgage, Inc. 142 North Road, Suite G Sudbury, MA 01776

**TULI WOHL** 

1321 E LUKE AVE

+ 0215131 000002256 096MO1 8921407

PHOENIX AZ 85014-2320 Untalddfaadhdaladdallaaddallahl Account Number: 0017102903

Statement Date: 12/02/2008

For the property located at: 1321 E Luke Ave

Phoenix AZ 85014 **Customer Service:** 

(866) 842-4185 Monday - Friday Hours: 8:30 A.M. - 8:00 P.M. ET Fax: (978) 371-5975

Payment Information

07/01/08 Next Due Date: \$3,981.42 P&I Payment: Escrow Payment: \$534.61 Optional Ins.Payment: \$0.00 Total Monthly Payment: \$4,516.03 Total Amount Due Now:\$31,488.37

Summary Information

8.60000% Interest Rate: \$474,089.68 Principal Balance: Escrow Balance: \$2,272,17 YTD Interest Paid: \$6,796.44 YTD Taxes Paid: \$0.00 -\$10.50 Unpaid Fees: Late Charges Due: \$3,098.44 Unapplied Funds: \$54.64

### **Monthly Mortgage Statement**

### **Important Messages**

Pay by phone is available by calling (866) 842-4185, option 6.

### **Activity Since Last Statement**

ومتلدیا منط	Description	Total	Principal	Interest	Escrow	Late Charge	Misc.	Optional Insurance
T1/13	Miscellaneous Transaction	1,202.95	0.00 144.21	9,00 3,307,52	1,202.95 534.61	0.00 13.66	0.00 00.0	0.00
30 <b>40</b>	Mortgage Payment Mortgage Payment	4,000.00 4,000.00	145.21	3,306.52	534.61	13.66	0.00	0.00
08-66 65-66	Payment Reversal Payment Reversal	-4,000.00 -4,000.00	-145.21 -144.21	-3,306.52 -3,307.52	-534.61 -534.61	-13.66 -13.66	0.00	0.00
11/17 11/18	Miscellaneous Transaction Fees Billed	8,000.00 -10.50	0.00 0.00	00.0 00.0	0.00 0.00	00,0 00.0	8,000.00 -10.50	0.00
11/18 05/01	Miscellaneous Transaction  Mortgage Payment	27.32 0.00	0.00 53.32	0.00 3,398.41	0.00 534.61	0.00 0.00	27.32 -3,986.34	0.00
05/01	Mortgage Payment	0.00	53.70	3,398.03	534.61	0.00	-3,986.34	0.00

\$16.82 toward principle

ST 374-703

\$17,202.95 in payments not applied. Payment not reversed, no bank account at the time. I paid by Western Union.

\$13,410.48 paid in interest. No payments were reversed

\$3,341.59 paid into Escrow

\$8,000 a double payment in Misc.?

PLEASE RETURN THE LOWER PORTION WITH YOUR PAYMENT AND KEEP THE TOP PORTION FOR YOUR RECORDS

MGC Mortgage, Inc.

ACCOUNT NUMBER 0017102903

Borrower: Tuli Wohl

PAYMENT DUE DATE 07/01/08

Monthly Payment:

\$4,516.03

LATE CHARGE AMOUNT IF RECEIVED AFTER

Make check payable to: MGC Mortgage, Inc.

### 12-12020-mg

<b>LATE CHARGES</b>	LAT	E C	HAI	Rß	ES
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Alon adequate time for mail service. Postal delays are not considered a valid reason for waiving late charges. All late payments must include the late charge.

### TAX INFORMATION

If you receive a real estate tax bill, keep it for your records. Do not send this us. We obtain the information from our tax service agency. Supplemental tax bills are the responsibility of the property paper as we do not ascrow to pay supplemental tax bills.

### **MAILING ADDRESSES**

### Overnight Mortgage Payments

MGC Mortgage, Inc. c/o CBT Items Processing Center 407 Rear Mystic Avenue, Unit 22

Medford, MA 02155 Attn: Payment Processing

### Payments with or without Coupens

P.O. Box 533 Medford, MA 02155-0006 Attn: Payment Processing

### Other Carrespondence

MGC Mortgage, Inc. 142 North Road, Suite G Sudbury MA 01776

### insurance Bill\*

MGC Mortgage, Inc. ISAOA ATIMA P.O. Box 7095 Troy. MI 48007-7095 Phone: (866) 286-9668 Fax Number 248 269-5742

MEN MAY PROPER DEC REMARKE ENGLANCE OF DISCOUTH RESERVACE WITH MICH. MONITAGE EXC. INCIDEN IN THE THURSTAGE CHAUSE

### **PAYMENT INFORMATION**

With your loan number on your check or money order and mail it with the bottom portion of the statement. We cannot accept wire transfers, credit cards or cash payments. Partial payments if not specified will be applied to outstanding fees, escrow shortages or as a principal reduction in accordance with the terms of your note.

When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment. You will not receive your check back from your financial institution.

### FEE SCHEDULE

Pay by Paone (1st - 10th : \$15.00

Fax Fee: \$25.00

imberius Escrow Analysis Scatament: \$15 00

Deplicate Appeal Statement \$5.00

Pay by Phone (11th - EOM): \$20.00

Loan History: \$5.00

Duplicate Monthly Statement: \$3,00 Fees subject to change without notice.

CHANGE OF INFORMATION			
ease notify us of any change by checking the apor	opriate line below.		
Mailing Address Change	if there has been a legal name change by marriage or divorce, please		
Telephone Number Change	send a copy of the court document evidencing the change.		
Legal Name Change	ment me		
Death of Mortgagor **	If either mortgagor is now deceased, please send a copy of the death certificate and name, address and phone # of the Executor or other person we may contact concerning this acct.		
6:			
ne:			
w Address:			
lechone Home ( )	Work ( )		

12-12020-mg Doc 10504 Filed 04/02/18 Entered 04/04/18 15:36:16 Main Document Pg 21 of 137

- 1222449 000001585 09G895-0921455

Tuli Wohl 1321 E Luke Ave Phoenix AZ 85014-2320

### TRANSACTION DETAIL LISTING

TPN CODE	POST DATE	DUE DATE	TRANSACTION AMOUNT	INTEREST PAID	PRINCIPAL PAID	ESCROW/ IMP-PAID	LATE CHARGE	OPT-INS CONST-BAL	UNAPPLIED FUNDS	
SEP 20 20 20 20 20 20 20 20 20 20 20 20 20	11/13/08 11/15/08 11/15/08 11/17/08 11/17/08 11/17/08 11/17/08 11/18/08 11/18/08 11/18/08 11/18/08 11/18/08 11/18/08 11/18/08	04/01/08 05/01/08 05/01/08 05/01/08 04/01/08 04/01/08 04/01/08 04/01/08 04/01/08 04/01/08 04/01/08 04/01/08	1202.95 4000.00 4000.00 -4000.01 8000.01 5000.01 1500 1500 1500 1500 1500	0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000	1.00 -M.21 -	1202.95 534.61 534.61 -534.61 -534.61 0.00 0.00 0.00 534.61 534.61 0.00	0.00 13.66 13.66 -13.66 -13.66 0.00 0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 8000.00 27.32 -3986.34 -3986.34 0.00 27.32 0.00 0.00	K

Doc 10504 12-12020-mg Filed 04/02/18 Entered 04/04/18 15:36:16 Main Document Pg 22 of 137

### TRANSACTIONS CODE DEFINITIONS

AA - Administrative Adjustment

AMC - Contractual Change to Rate, Term. or Payment on ARM loan

AP - Regular Mortgage Payment

AS - Assumption CA - Construction Adjustment

CD - Construction Disbursement

CO - Carryover Interest Deductible in Future Tax Years

CP - Capitalization of Interest

CR - Construction Receipt
CR1/CRP - Curtailment Reversal Posted Automatically
CT/CTA/CWA/CWP - Additional payment to Principal
CTR- Reverse Additional Payment to Principal

ED - Payment Made from Escrow

EI/EII/EIP/BIS - Interest on Escrow Paid on Account

E66 - E69 - Escrew Refund to Mongagor

E10 - E29 - Insurance Premium Paid

E40 - E49 - Private Mortgage Insurance Paid E50 - E59 - FHA Mongage Insurance Paid

E66 - E89 - Miscellaneous Payment Made from Escrow E90 - E99 - Real Estate Taxes Paid

FB - Fee Billed to Mortgagor

FC - Foreclosure

FE - Fee Paid by Mongagor

FEA - Fee Payment Posted Through Autopost

FP - Fee Payment Collected but not Billed

FR - Reversal of Fee Paid by Mongagor

FS/FW - Foreclosure

FWA/FWP - Collection of Billed Fee

FWV - Fee Payment Reversed or Waived

GP - Government Subsidy Payment LCW - Late Charge Waived M00 - M99 - Same as E00 - E99 PA - Regular Mortgage Payment PF/PFL - Payoff of Mortgage Loan

PP - Partial Payment
PR.PRL/PRP/PRN - Payment has been Reversed

RP - Regular Mortgage Payment R00 - R99 - Receipt to Escrow Balance SR SRA SRL/SWA/SWP - Application to Account

SRB - Buydown Balance Adjustment

SV - Service Release

TC - Curtailment Involving Prepaid Principal

CF - Unapplied Funds UI - Uncollected Items

UN - Unknown

www.westernunion.com

BOUTHWEST CK CASHING #150 5344 NORTH 12TH STREET PHOENIX AZ 85014

Oper ID: 101 Carck Collect 09/04/2008 1150P RD7

MTCN: 193-174-8488

Sender/Remitente: Tuli MOLINA WOHL Receiver/Destinatario: LITTON MORTGAGE

Code City/Codigo de la ciudad: LITTON TX Account #/Numero de cuenta: 0019041359 Reference #/Numero de referencia: Attn/Atencion:

Western Union Card Number / Numero de Tarjeta 742724213 Total WU Card Points/Total puntos en tarjeta WU

Assigned WU Card Points/Puntos asignados a la tarjeta WU : 5

Amount/Cantidad:

\$ 4000,00

Servicio:

12.99

\$ 4012.99

÷ 15

cargos: Escreticion

app Phone time: Your Gold Card has a rechargeable Land Dievance bhone card feature. Races de low as 3.8c/minute within continental U.S. No bidden fees... And time with cash at Agent. Call 1-888-580-7924 to use a credit/debit card.

Agerit Signature / Pirms del Agento

Customer Signature / Firms del Cliente

IN ADDITION TO THE TRANSFER FEE, WESTERN UNION ALSO MAKES MONEY WHEN IT CHANGES YOUR DOLLARS INTO FOREIGN CURRENCY. PLEASE SEE REVERSE SIDE FOR MORE INFORMATION REGARDING CURRENCY EXCHANGE. IF THE EXCHANGE RATE FOR YOUR TRANSACTION WAS DETERMINED AT THE TIME YOU SENT THE MONEY, THE CURRENCY TO BE PAID OUT AND THE EXCHANGE RATE ARE LISTED ON YOUR RECEIPT. OTHERWISE, THE EXCHANGE RATE WILL BE SET WHEN THE RECEIVER RECEIVES THE FUNDS, CERTAIN TERMS AND CONDITIONS GOVERNING THIS TRANSACTION AND THE SERVICES YOU HAVE SELECTED ARE SET FORTH ON THE REVERSE SIDE, BY SIGNING THIS RECEIPT, YOU ARE AGREEING TO THOSE TERMS AND CONDITIONS.

ADEMÁS DE LOS CARGOS POR EL SERVICIO DE TRANSFERENCIA, WESTERN UNION TAMBIÉN GANA DINERO CUANDO CAMBIA SUS DÓLARES A MONEDA EXTRANJERA. POR FAVOR LEA AL REVERSO MAS INFORMACION SOBRE EL CAMBIO DE MONEDA. SI EL TIPO DE CAMBIO PARA SU TRANSACCION FUE FLIADO EN EL MOMENTO EN EL QUE ENVIO EL DINERO, LA MONEDA EN LA QUE SE HARÁ EL PAGO Y EL TIPO DE "CAMBIO SE INDICARÁN EN EL RECIBO, DE LO CONTRARIO, EL TIPO DE VENTENDES EN FLIARA CUANDO EL DESTINATARIO RECIBA LOS FONDOS. ALGUNOS TERMINOS Y CONDICIONES QUE RIGEN ESTA TRANSACCION Y LOS SERVICIOS QUE USTED HA ELEGIDO SE ESTABLECEN EN LAS AL REVERSO. AL FIRMAR ESTE RECIBO, USTED DECLARA QUE ESTA DE ACUERDO CON ESOS TERMINOS Y CONDICIONES.

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# To Send A Payment via Quick Collect Para enviar un pago por Quick Collect

WESTERN UNION GOLD OR PREFERRED CARD NEMBER

PAYMENT INFORMATION

AGENT USE ONLY

Additional confurmer information on the peak of this event.

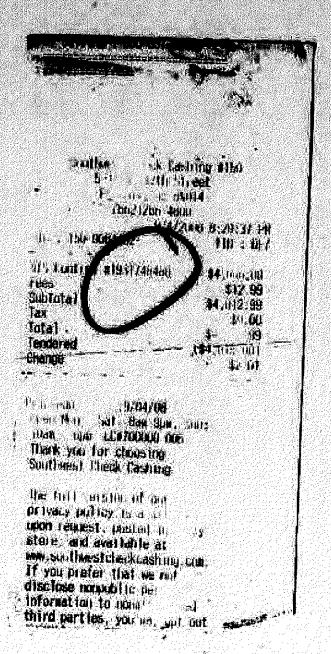
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Card Members Fill Out Yellow Shaded Area Only / Los tarjetababientes solamente necesitan lienar el área amerilla

INFORMACION DEL PAGO

Dollar Amount Not To Exceed US \$5,000 El monto en dólares no debe exceder US \$5,000

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	Defendors Francisco Vicepro de Referencia	
	Code Of Cartail LITTON BOOK TX	
	2 SENDER INFORMATION INFORMACION DEL REMITENTE	"IN ADDITION TO THE TRANSFER FEE, WESTERN UNION ALSO MAKES MONEY WHEN IT CHANGES YOUR DOLLAR!
	Sender's Home TULI MOLINA WOAL	INTO FOREIGN CURRENCY, PLEASE SEE ATTACHED PARCE FOR MORE INFORMATION REGARDING CURRENCY EXCHANGE. • IF THE EXCHANGE BATE FOR YOU TRANSACTION WAS DETERMINED AT THE TIME YOU SENT
:	First Name/Prime Nontre Last Name/Apalide Polamo Aconomi Number Wish Company Number of control of temporary	THE MONEY. THE CURRENCY TO BE PAID OUT AND THE EXCHANGE RATE ARE LISTED ON YOUR RECEIPT OTHERWISE, THE EXCHANGERATE WILL BE SET WHEN THE
	Telephone (602) 465-3331	RESERVER RECEIVES THE FUNDS. • CERTAIN TERMS AND CONDITIONS GOVERNING THIS TRANSACTION AND THE SERVICES YOU HAVE SELECTED ARE SET FORTH ON THE ATTACHED PAGES. BY SEGMING THIS RECEIPT, YOU ARE
	1321 E. Juke Ave	AGREEMO TO THOSE TERMS AND COMOTIONS.  "ADEMÁS DE LOS CARGOS POR EL SERVICIO DE TRANSFERENCIA, WESTERN UNION TAMBIÉN GARA DINERO CUANDO CAMBIA SUS DULARES A MONEDA
	Phoenik P. 650/4  Shy/Godod Specialist Speci	extranjera. Por favor lea en las paginas anexas Más hipubración sobre el cambió de moneda. + 3 El tipo de cambio paga su transacción pue ellocó
<u>.</u>	and conformal	EM EL MOMENTO EN EL QUE ENVIÓ EL DINERO, LA MONEDA EN LA QUE SE HARA EL PAGO Y EL TIPO DE CAMBIO SE INDUCADA EM EL PAGO DE LA GENTRADIO
ľ	CONSUMER SIGNATURE FIRMA DEL CLIENTE	INDICARÁN EN EL RECIBO. DE LO CONTRARBO, EL TEPO DE CAMBIO SE FLIARA CUANDO EL DESTINATARIO MECIRA LOS FONDOS:   A ALBUNOS TERMINOS Y CORDICIONES QUE
I	Aul Molina WARD	RIGEN ESTA TRANSACCIÓN Y LOS SERVICIOS QUE LISTED HA ELEGIDO SE ESTABLECEN EN LAS PAGINAS AMEXAS. AL FIRMAR. ESTE RECIBO, USTED DECLARA QUE ESTÁ DE ACUERDO CON ESOS TERMINOS Y CONDICIONES.
•		OFMOCDOMS (12/06)



Customer Receipt Recibo del Cliente

www.westernunion.com

SOUTHWEST CK CASHING #150 5344 NORTH 12TH STREET PHOENIX AZ 85014

Oper ID: 100

Quick Collect

08/01/2008

603P EDT

MTCN: 541-703-6022

Sender/Remitente: TULI MOLINA WOHL Receiver/Destinatario: LITTON MORTGAGE

Code City/Codigo de la ciudad: LITTON TX Account #/Numero de cuenta: 0019041359 keference #/Numero de referencia:

Attn/Atencion:

Western Union Card Number / Numero de Tarjeta 742724213 rotal WU Card Points/Total puntos en tarjeta WU

Assigned WU Card Points/Puntos asignados a la tarjeta WU : 10

: 10

ervicio:

12.99

\$ 4000.00

4012.99

Amount/Cantidad: na gę : // argos: Genvi // ervici

CONGRATULATIONS FOR JUST ACTIVATED YOUR GOLD CARD REWARDS ACCOUNT! Your weldome Kit and Card will arrive in 4-5 weeks. Use your Gold Card to save time on transactions and earn phone time and valuable Reward Points!

Agent Signature /

Firma del Agente

Customer Signature / Firma del Cliente

IN ADDITION TO THE TRANSFER FEE, WESTERN UNION ALSO MAKES MONEY WHEN IT CHANGES YOUR DOLLARS INTO FOREIGN CURRENCY. PLEASE SEE REVERSE SIDE FOR MORE INFORMATION REGARDING CURRENCY EXCHANGE. IF THE EXCHANGE RATE FOR YOUR TRANSACTION WAS DETERMINED AT THE TIME YOU SENT THE MONEY, THE CURRENCY TO BE PAID OUT AND THE EXCHANGE RATE ARE LISTED ON YOUR RECEIPT. OTHERWISE, THE EXCHANGE RATE ARE LISTED ON YOUR RECEIPT. OTHERWISE, THE EXCHANGE RATE ARE LISTED ON YOUR RECEIPT. OTHERWISE, THE EXCHANGE RATE ARE LISTED ON YOUR RECEIPT. OTHERWISE, THE FUNDS. CERTAIN TERMS AND CONDITIONS GOVERNING THIS TRANSACTION AND THE SERVICES YOU HAVE SELECTED ARE SET FORTH ON THE REVERSE SIDE. BY SIGNING THIS RECEIPT, YOU ARE AGREEING TO THOSE TERMS AND CONDITIONS.

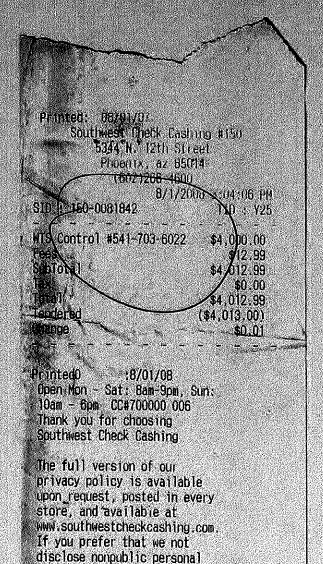
ADEMÁS DE LOS CARGOS POR EL SERVICIO DE TRANSFERENCIA, WESTERN UNION TAMBIÉN GANA DINERO CUANDO CAMBIA SUS DÓLARES A MONEDA EXTRANJERA. POR FAVOR LEA AL REVERSO MAS INFORMACIÓN SOBRE EL CAMBIO DE MONEDA. SI EL TIPO DE CAMBIO PARA SU TRANSACCIÓN FUE FIJADO EN EL MOMENTO EN EL QUE ENVIÓ EL DINERO, LA MONEDA EN LA QUE SE HARÁ EL PAGO Y EL TIPO DE CAMBIO SE INDICARÁN EN EL RECIBO. DE LO CONTRARIO, EL TIPO, DE CAMBIO SE FIJARÁ CUANDO EL DESTINATARIO RECIBA LOS FONDOS. ALGUNOS TERMINOS Y CONDICIONES QUE RIGEN ESTA TRANSACCIÓN Y LOS SERVICIOS QUE USTED HA ELEGIDO SE ESTABLECEN EN LAS AL REVERSO, AL FIRMAR ESTE RECIBO, USTED DECLARA QUE ESTA DE ACUERDO CON ESOS TERMINOS Y CONDICIONES.



# To Send A Payment via Quick Collect® Para enviar un pago por Quick Collect®

	Card Members Fill Out Yellow Shaded Area Only / Los tarjetahabientes so	lamente necesitan llenar e <u>l área amarilla</u>
	WESTERN UNION GOLD OR PREFERRED CARD NUMBER Numero de ta targeta Cold o Preferred de Western Union	AGENT USE ONLY  fool one are and Agent  Additional consumer information on the back of this page,  fool was an additional page.
		Money Transfer Control Number Number Size Kanifold de Bandaracia
	PAYMENT INFORMATION INFORMACIÓN DEL PAGO	
	Dollar Amount Not To Exceed US \$5,000 El monto en délares no debe exceden US \$5,000 When sending \$1,000 or more, you must provide identification and additional information. Alenviar \$1,000 6 más, bated deberá proporcionar identificación e información adicional.	Processors and Proces
	PORTO TARINA WAY OF TIME	
	Company Name/Nombre De La Company  Attention: 00   90 + 135 9  Reference Number:	Carlo Company (Carlo)  Carlo Company (Carlo)  Carlo Company (Carlo)  Carlo Car
	Número de Referencia:  Code City Código de Giudad  State Estado T  X	- 4000
	2 SENDER INFORMATION INFORMACIÓN DEL REMITENTE	IN ADDITION TO THE TRANSFER FEE, WESTERN UNION ALSO MAKES MONEY WHEN IT CHANGES YOUR DOLLAR
	Sender's Name  Nombre del remiterite  First Name/Primer Nombre  Last Name/Apellido Paterno  Account Number With Company Nomero de cuenta con la composita  Telepitone	ALSO MARES MUNICIPATION IL CHANGES TOOK DULLAN- INTO FOREIGN CURRENCY, PLEASE SEE ATTACHED PAGE FOR MORE INFORMATION REGARDING CURRENC EXCHANGE.   IF THE EXCHANGE RATE FOR YOU TRANSACTION WAS DETERMINED AT THE TIME YOU SEN THE MONEY, THE CURRENCY TO BE PAID OUT AND TH EXCHANGE RATE ARE LISTED ON YOUR RECEIPT OTHERWISE, THE EXCHANGE RATE WILL BE SET WHEN TH RECEIVER RECEIVES THE FUNDS.  CONDITIONS GOVERNING THIS TRANSACTION AND TH SERVICES YOU HAVE SELECTED ARE SET FORTH ON THE
	Address (32) E. Luke Ave.	ATTACHED PAGES. BY SIGNING THIS RECEIPT, YOU ARE AGREEING TO THOSE TERMS AND CONDITIONS.  "ADEMÁS DE LOS CARGOS POR EL SERVICIO DE TRANSFERENCIA, WESTERN UNION TAMBIÉN GAN DIMERO CUANDO CAMBIA SUS DOLARES A MONEDI
	CRIP/Cardon State/Estado Zip/Código Postal	EXTRANJERA: POR FAVOR LEA EN LAS PÁGINAS ANEXA: MAS INFORMACION SOBRE EL CAMBIO DE MONEDA:  EL TIPO DE CAMBIO PARA SU TRANSACCIÓN FUE FIJADI EN EL MOMENTO EN EL QUE ENVIO EL DINERO, LA MONED) EN LA QUE SE HARA: EL PAGO:  Y EL TIPO: DE CAMBIO SE
1	3 CONSUMER SIGNATURE FIRMA DEL CLIENTE	INDICARAN EN EL RECIBO, DE LO CONTRARIO, EL TIPO DI CAMBIO SE FLIARA CUANDO EL DESTINATARIO RECIRA I OL
	3 CONSUMER SIGNATURE FIRMA DEL CLIENTE	FONDOS. ALGUNOS TERMINOS Y CONDICIONES QUI RIGENESTA TRANSACCIÓN Y LOS SERVICIOS QUE USTEI HA ELEGIDO SE ESTABLECEN EN LAS PÁGINAS ANEXAS. A FIRMAR ESTE RECIBO, USTED DECLARA QUE ESTÁ DI ACUERDO CON ESOS TERMINOS Y CONDICIONES.

7205G



information to nonaffiliated third parties, you may opt out Customer Receipt Rectipo del Cliente

www.westernunion.com

SOUTHWEST CK CASHING #150 5344 NORTH 12TH STREET PHOENIX AZ 85014

Oper ID: 101

Ouick Collect

06/16/2008

715P EDT

MTCN: 148-522-0739

Sender/Remitente: TULI MOLINA WOHL keceiver/Destinatario: LITTON MORTGAGE

Code City/Codigo de la ciudad: LITTON TX Account #/Numero de cuenta: 0019041359 Reference #/Numero de referencia: Attn/Atencion:

Western Union Card Number / Numero de Tarjeta 763815095

Amount/Cantidad: nargė (s)/Cargos: Service/servicio:

\$ 4000.00

12.99

\$ 4012.99

Extra cash from your tax rebate? 3 great ways to send & SAVE 50% on one US to US Money in Minutes, Next Day, or Direct to Bank transfer. One discount per transfer. No cash value. Use code J5353-126645241. Expires 07/31/08. ``

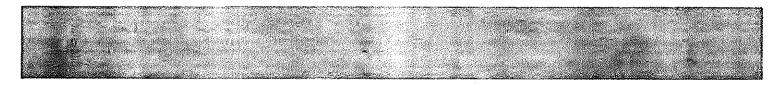
YOU'VE BEEN ENROLLED IN THE GOLD CARD REWARDS PROGRAM! Activate the Card by ising your Card Number listed above again to begin earning valuable rewards!

Agent Signature / Firma del Agente

Customer Signature / Firma del Cliente

IN ADDITION TO THE TRANSFER FEE, WESTERN UNION ALSO MAKES MONEY WHEN IT CHANGES YOUR DOLLARS INTO FOREIGN CURRENCY. PLEASE SEE REVERSE SIDE FOR MORE INFORMATION REGARDING CURRENCY EXCHANGE. IF THE EXCHANGE RATE FOR YOUR TRANSACTION WAS DETERMINED AT THE TIME YOU SENT THE MONEY, THE CURRENCY TO BE PAID OUT AND THE EXCHANGE RATE ARE LISTED ON YOUR RECEIPT. OTHERWISE, THE EXCHANGE RATE WILL BE SET WHEN THE RECEIVER RECEIVES THE FUNDS. CERTAIN TERMS AND CONDITIONS GOVERNING THIS TRANSACTION AND THE SERVICES YOU HAVE SELECTED ARE SET FORTH ON THE REVERSE SIDE. BY SIGNING THIS RECEIPT, YOU ARE AGREEING TO THOSE TERMS AND CONDITIONS.

ADEMÁS DE LOS CARGOS POR EL SERVICIO DE TRANSFERENCIA, WESTERN UNION TAMBIÉN GANA DINERO CUANDO CAMBIA SUS DÓLARES A MONEDA EXTRANJERA. POR FAVOR LEA AL REVERSO MÁS INFORMACIÓN SOBRE EL CAMBIO DE MONEDA. SI EL TIPO DE CAMBIO PARA SU TRANSACCIÓN FUE FIJADO EN EL MOMENTO EN EL QUE ENVIÓ EL DINERO, LA MONEDA EN LA QUE SE HARÁ EL PAGO Y EL TIPO DE CAMBIO SE INDICARÁN EN EL RECIBO. DE LO CONTRARIO, EL TIPO, DE CAMBIO SE FIJARÁ CUANDO EL DESTINATARIO RECIBA LOS FONDOS. ALGUNOS TERMINOS Y CONDICIONES QUE RIGEN ESTA TRANSACCIÓN Y LOS SERVICIOS QUE USTED HA ELEGIDO SE ESTABLECEN EN LAS AL REVERSO. AL FIRMAR ESTE RECIBO, USTED DECLARA QUE ESTÁ DE ACUERDO CON ESOS TERMINOS Y CONDICIONES.



# To Send A Payment via Quick Collect® Para enviar un pago por Quick Collect®

Card Members Fill Out Yellow Shaded Area Only / Los tarjetahabientes	solamente necesitan llenar el área amarill
WESTERN UNION <sup>2</sup> GOLD OR PREFERRED CARD NUMBER No more as a project Gold in Preferred the Western Union	AGENT USE ONLY Substantia and diagrate Additional consumer information on the back of this page. Information adjacent part of desired inverse de la lega
	Maney Transfer Control Number Namero de control de transferencia
PAYMENT INFORMATION INFORMACIÓN DEL PAGO	1485220739
Dollar Amount Not To Exceed US \$5,000 El monto en dólares no debe exceder US \$5,000 Wisen sending \$1,000 or more, you must provide identification and additional information. Al envice \$1,000 ó más, uséd deberá proporcionar identificación e información adicional.	Dene train / / / / / / / / / / / / / / / / / / /
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Atención:  Reference Number: Número de Referencia:	* Control of the Cont
Code City Código de Gudad State Estado	Agent's Signoriure inmo del operation
2 SENDER INFORMATION INFORMACIÓN DEL REMITENTE	'IN ADDITION TO THE TRANSFER FEE, WESTERN UNIO
Sender's Name  Nombre del remitente  First Name/Primer Nombre  Last Name/Apellido Paterno	ALSO MAKES MONEY WHEN IT CHANGES YOUR DOLLAR INTO FOREIGN CURRENCY. PLEASE SEE ATTACHED PAGE FOR MORE INFORMATION REGARDING CURRENC EXCHANGE. • IF THE EXCHANGE RATE FOR YOU TRANSACTION WAS DETERMINED AT THE TIME YOU SEN
Account Number With Company Número de cuenta con la compoñía	THE MONEY, THE CURRENCY TO BE PAID OUT AND TH EXCHANGE RATE ARE LISTED ON YOUR RECEIP OTHERWISE, THE EXCHANGE RATE WILL BE SET WHEN TH

**Telephone** Telélono Dirección State/Estado **Zip/**Código Posk

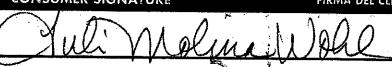
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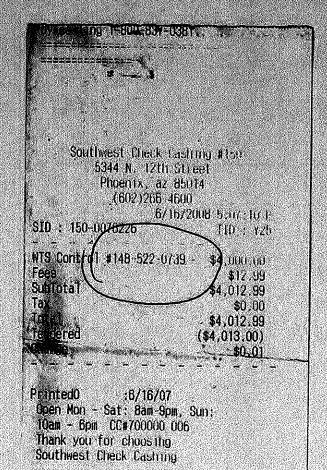
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QFMQCDOMB (12/05) \*

FIRMA DEL CLIENTE





The full version of our privacy policy is available upon request, posted in every store, and available at www.southwestcheck.cashing.com. If you prefer that we not disclose nonpublic personal information to nonaffiliated third\_parties, you may out out

SOUTHWEST CK CASHING #150 5344 NORTH 12TH STREET PHOENIX AZ 85014

Oper ID: 101

Ouick Collect

04/03/2008

1207A EDT

MTCN: 181-375-8078

Sender/Remitente: TULI MOLINA WOHL Receiver/Destinatario: LITTON MORTGAGE

Code City/Codigo de la ciudad: LITTON TX Account #/Numero de cuenta: 0019041359

Reference #/Numero de referencia:

Attn/Atencion:

Western Union Card Number / Numero de Tarjeta 742735434

Amount/Cantidad:

\$ 4000.00

Flargos:

ervicio: 12.95

4012.95

YOU VE BEEN ENROLLED IN THE GOLD CARD REWARDS PROGRAM! To activate your Rewards Card just use the Card Number listed above again. Once you do, we will send your Card in the mail and you'll begin earning valuable rewards!

Agent Signature / Firma del Agente, Customer Signature / Firma del Cilente

TO THOSE TERMS AND CONDITIONS.

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# To Send A Payment via Quick Collect Para enviar un pago por Quick Collect

Card Members Fill Out Yellow Shaded Area Only/Los tarjetahabientes s	olamente necesitan llenar el área amarilla
WESTERN UNION <sup>©</sup> GOLD OR PREFERRED CARD NUMBER Namero de la tarjeta Gold a Preferred de Western Union	AGENT USE ONLY Suit meaning Je Agente Additional consumer information on the back of this page. Information additional page of disable allowers de la hope
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Dollar Amount Not To Exceed U\$ \$5,000 El monto en dólares no debe exceder U\$ \$5,000 When sending \$1,000 or more/yeu must provide identification and additional information. Al enviar \$1,000 6 más, usted deberá proporcionar identificación e información adicional.  Pay to Páguese a  Company Name/Nombre De la Compañía	Date of the property of the pr
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2 SENDER INFORMATION INFORMACIÓN DEL REMITENTE	'IN ADDITION TO THE TRANSFER FEE, WESTERN UNION ALSO MAKES MONEY WHEN IT CHANGES YOUR DOLLARS
Sender's Name Nombre del remittente  First Name/Primer Nombre  Last Name/Apellido Pafergo  Account Number With Company Número de cuentra con la compoñía  Teléphone  Teléphone  Address Dirección	INTO FOREIGN CURRENCY. PLEASE SEE ATTACHED PAGES FOR MORE INFORMATION REGARDING CURRENCY EXCHANGE. • IF THE EXCHANGE RATE FOR YOUR TRANSACTION WAS DETERMINED AT THE TIME YOU SENT THE MONEY, THE CURRENCY TO BE PAID OUT AND THE EXCHANGE RATE ARE LISTED ON YOUR RECEIPT, OTHERWISE, THE EXCHANGE RATE WILL BE SET WHEN THE RECEIVER RECEIVES THE FUNDS. • CERTAIN TERMS AND AND TOODITIONS GOVERNING THIS TRANSACTION AND THE SERVICES YOU HAVE SELECTED ARE SET FORTH ON THE ATTACHED PAGES. BY SIGNING THIS BECEIPT, YOU ARE AGREEING TO THOSE TERMS AND CONDITIONS.
Stripet/Calle y número **  City/Ciudad State/Estado Zip/Código Postal	TRANSFERENCIA, WESTERN UNIÓN TAMBIÉN GANA DINERO CUANDO CAMBIA SUS DÓLARES A MONEDA EXTRANJERA. POR FAVOR LEA EN LAS PÁGINAS ANEXAS MÁS INFORMACIÓN SOBRE EL CAMBIO DE MONEDA. SI EL TIPO DE CAMBIO PARA SU TRANSACCIÓN FUE FIJADO EN EL MOMENTO EN EL QUE ENVIÓ EL DINERO, LA MONEDA EN LA QUE SE HARÁ EL PAGO Y EL TIPO DE CAMBIO SE
3 CONSUMER SIGNATURE FIRMA DEL CLIENTE	INDICARAN EN EL RECIBO. DE LO CONTRARIO, EL TIPO DE CAMBIÓ SE FIJARÁ CUANDO EL DESTINATARIO RECIBA LOS FONDOS.   ALGUNOS TÉRMINOS Y CONDICIONES QUE RIGEN ESTA TRANSACCIÓN Y LOS SERVICIOS QUE LISTED
Tale molnithon	HA ELEGIDO SE ESTABLECEN EN LAS PÁGINAS ANEXAS, AL- FIRMAR ESTE AECIBO, USTED DECLARA QUE ESTÁ DE ACUERDO CON ESOS TERMINOS Y CONDICIONES.
	QFMQCDOMB (12/05)

AGENT USE ONLY

Card Members Fill Out Yellow Shaded Area Only / Los tarjetahabientes solamente necesitan llenar el área amarilla

PREFERRED CARD NUMBER Número de la tarjeta Gold o Preferred de Western Union	Sólo para uso del Agente Additional consumer information on the back of this page. Información adecional para el chente al reverso de la hoja.
	Money Ironsfer Control Nombox
PAYMENT INFORMATION INFORMACIÓN DEL PAGO	8646225660
Suppose the state of the state	Date 47-08 Time 9:02 fr
When sending \$1,000 or more, you must provide identification and additional information.	Amount \$ 4000 00
Al enviar \$1,000 ó más, usted deberá proporcionar identificación e información adicional.	Transfer Fee Cargo por la transferencia \$ 12.71
Payto LITTON WETGAGE	Tox Impuesto S
Company Name/Nombre De La Compañía  Attention: Attención:	Total Amount Collected \$1/0/295
Reference Number: Número de Referencia:	**Rate of Exchange* Annount to be Paid*  Tipo de cambio* Cantidad e pagar
Code City Código de Ciudad State Estado	Agent's Signature Firma del operte
	*IN ADDITION TO THE TRANSFER FEE. WESTERN UNION

FIRMA DEL CLIENTE

2 SENDER INFORMATION	INFORMACIÓ	N DEL REMITENTE
Sender's Name Nombre del remitente	MAC	LINATI
First Name/Primer Nombre	Last Name/Apel	lido Paterno
Account Number With Company Número de cuenta con la compañía	9 AY 135	<u>s</u>
Telephone (6) 45-3	331	
Address Dirección	Lüke	Anc
Street/Colle y número	Az.	SS014
City/Ciudad	State/Estado	Zip/Código Postal

CONSUMER SIGNATURE

IN ADDITION TO THE TRANSFER FEE, WESTERN UNION ALSO MAKES MONEY WHEN IT CHANGES YOUR DOLLARS INTO FOREIGN CURRENCY, PLEASE SEE ATTACHED PAGES FOR MORE INFORMATION REGARDING CURRENCY EXCHANGE. ◆ IF THE EXCHÂNGE RATE FOR YOUR TRANSACTION WAS DETERMINED AT THE TIME YOU SENT THE MONEY, THE CURRENCY TO BE PAID OUT AND THE EXCHANGE RATE ARE LISTED ON YOUR RECEIPT. OTHERWISE, THE EXCHANGE RATE WILL BE SET WHEN THE RECEIVER RECEIVES THE FUNDS. ◆ CERTAIN TERMS AND CONDITIONS GOVERNING THIS TRANSACTION AND THE SERVICES YOU HAVE SELECTED ARE SET FORTH ON THE ATTACHED PAGES. BY SIGNING THIS RECEIPT, YOU ARE AGREFING TO THOSE TERMS AND CONDITIONS. AGREEING TO THOSE TERMS AND CONDITIONS.

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QFMQCDOMB (12/05)

SOUTHWEST CK CASHING #150 5344 NORTH 12TH STREET PHOENIX AZ 85014

Oper ID: 101 Quick Collect 04/02/2008

1158P EDT

MTCN: 864-522-5660

Sender/Remitente: TULI MOLINA WOHL Receiver/Destinatario: LITTON MORTGAGE

Code City/Codigo de la ciudad: LITTON TX Account #/Numero de cuenta: 0019041359

Reference #/Numero de referencia:

Attn/Atencion:

Western Union Card Number / Numero de Tarjeta 742724213

Amount/Cantidad: haige s./largos: Selv ce/servicio:

\$ 4000.00

12.95

\$ 4012.95

YOU WE BEEN ENROLLED IN THE GOLD CARD REWARDS PROGRAM! To activate your Rewards Card just use the Card Number listed above again. Once you do, we will send your Card in the mail and you ll begin earning valuable rewards!

Agent Signature / Firma del Agente

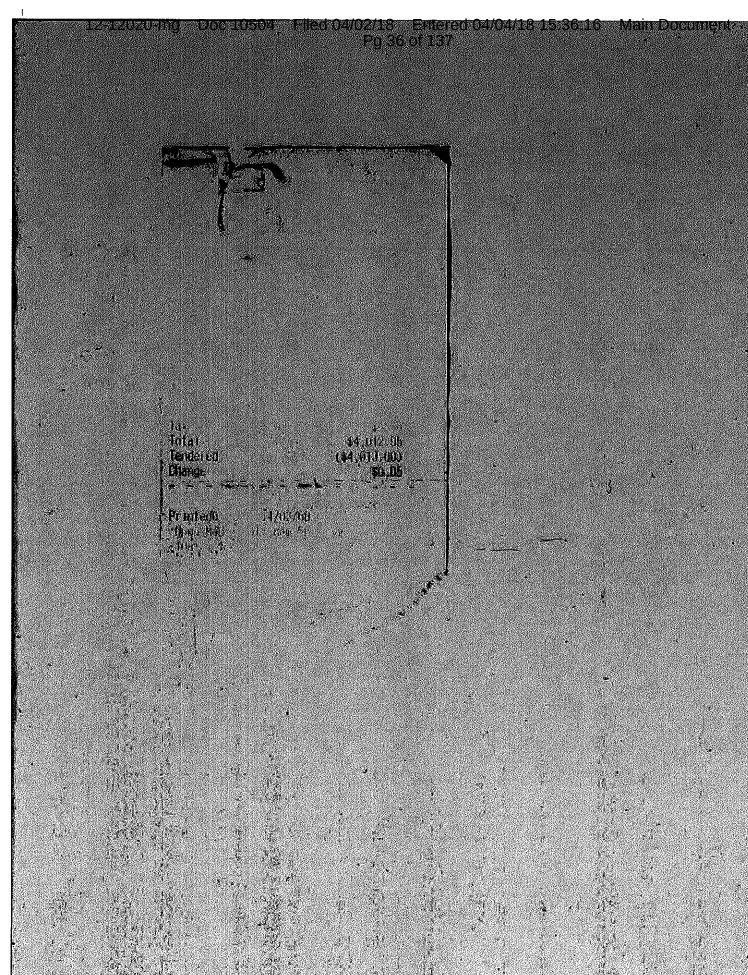
Customer Signature / Firma del Cliente

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www.westernunion.com

SOUTHWEST CK CASHING #150 5344 NORTH 12TH STREET PHOENIX AZ 85014

Oper ID: 100 Quick Collect

02/22/2008 826P EST

MTCN: 189-878-9294

Sender/Remitente: TULI WOHL

Receiver/Destinatario: LITTON MORTGAGE

Code City/Codigo de la ciudad: LITTON TX Account #/Numero de cuenta: 0019041359

Reference #/Numero de referencia:

Attn/Atencion:

Western Union Card Number / Numero de Tarjeta 714420219

Total WU Card Points/Total puntos en tarjeta WU

Assigned WU Card Points/Puntos asignados a la tarjeta WU : 10

Amount/Cantidad: \$ 4000.00

\_Charge(s)/Cargos:

- Service/Servicio: 12.95

Total (Total:

\$ 4012.95

CONGRATULATIONS! YOU JUST ACTIVATED YOUR GOLD CARD REWARDS ACCOUNT! Your Welcome Kit and Card will arrive in 4-5 weeks. Use your Gold Card to save time on transactions AND earn phone time and valuable Reward Points!

Agent Signature /

Firma del Agente .

Customer Signature / Firma del Cilente

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YOU EARNED 3 (INT'L) OR 10 (US) MINUTES OF PHONE TIME! Your time is loaded directly on your card. Calling instructions are on the card back, or dial 888-628-8862 & enter your personal PIN: 451942354270.



## Send A Payment via Quick Collect® Para enviar un pago por Quick Collect®

When sending \$1,000 or more, you must provide identification and additional information. Al enviar \$1,000 ó más, usted deberá proporcionar identificación e información adicional.

Card Members Fill Out Yellow Shaded Area Only / Los tarjetahabientes solamente necesitan llenar el área amarilla

INFORMACIÓN DEL PAGO

WESTERN UNION GOLD OR PREFERRED CARD NUMBER

Número de la tarjeta Gold o Preferred de Western Union

Pay to

Reference Number:

**PAYMENT INFORMATION** 

Company Name/Nombre De La Compañía

714420219

Dollar Amount Not To Exceed US \$5,000 El monto en dólares no debe exceder US \$5,000

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	Street/Calle y número	A7	85014
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QFMQCDOMB (12/05)



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SOUTHWEST CK CASHING #150 5344 NORTH 12TH STREET PHOENIX AZ 85014

Oper ID: 102 12/21/2007 1113P EST

Quick & Flect

MTCN: 600-569-9266

Sender/Remitente: TULI WOHL

Receiver/Destinatario: LITTON MORTGAGE

Code City/Codigo de la ciudad: LITTON TX Account #/Numero de cuenta: 0019041359 Reference #/Numero de referencia:

Attn/Atencion:

Western Union Card Number / Numero de Tarjeta 714420219



\$ 4500.00

argos: servicio:

12.95

4512.95

YOU VE BEEN ENROLLED IN THE GOLD CARD REWARDS PROGRAM! To activate your Rewards Card just use the Card Number Listed above again. Once you do, we will send your Card in the mail and you ll begin earning valuable rewards! TAKE 40% OFF! Valid only for one person to person Money in Minutes transfer sent from US Agent to Agent in US or Canada. One discount per transfer. No cash value. Agent-Use code J3961-112702337. Expires 01/31/08

Agent Signature / Firma del Agente

Customer Signature / Firms del Cliente

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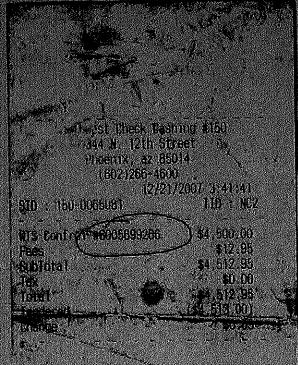
ADEMÁS DE LOS CARGOS POR EL SERVICIO DE TRANSFERENCIA, WESTERN UNION TAMBIÉN GANA DINERO CUANDO CAMBIA SUS DÓLARES A MONEDA EXTRANJERA. POR FAVOR LEA AL REVERSO MÁS INFORMACIÓN SOBRE EL CAMBIO DE MONEDA, ALGUNOS TÉRMINOS Y CONDICIONES QUE RIGEN ESTA TRANSACCIÓN Y LOS SERVICIOS QUE USTED HA SELECCIONADO SE ESTABLECEN AL REVERSO. AL FIRMAR ESTE RECIBO USTED ACEPTA DICHOS TERMINOS Y CONDICIONES. SI APARECEN MÁS ARRIBA, LA MONEDA DE PAGOY LA TASA DE CAMBIO DE SUTRANSACCIÓN SE DETERMINARON EN EL MOMENTO DEL ENVIO. SON LA TASA DE CAMBIO SE ESTABLECIRA CUANDO EL DESTINATARIO RECIBA EL DINERO, PROTEJASE DE LAS ESTAFAS, TENGA CUIDADO CUANDO UN DESCANDORDO LE BIDA O LE ENTRE DAMEDO. DESCONOCIDO LE PIDA QUE ENVIE DINERO.



# To Send A Payment via Quick Collect® Para enviar un pago por Quick Collect®

WESTERN UNION

Card Members Fill Out Yellow Shaded Area Only / Los tarjetahabientes s	olamente necesitan llenâr el área amarill
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Número de cuenta con la compañía	OTHERWISE, THE EXCHANGE RATE WILL BE SET WHEN T RECEIVER RECEIVES THE FUNDS. ◆ CERTAIN TERMS A
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The full version of our privacy policy is available upon request, posted in every stire, and available at www.southwestcheckcashing.com, if you prefer that we not disclose numbublic personal information to nonaffiliated third parties, you may opt out by calling 1-800-837-0381.

**EXHIBIT 5** 

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321698

OCTOBER 22, 2009

7 -

LOSS DRAFT DEPARTMENT MGC MORTGAGE, INC. 7195 DALLAS PARKWAY PLANO, TX 75024

RE: STANLEY D. SHEPARD
320 PEBBLEBROOK LANE
GLENN HEIGHTS, TX 75154-1851
LOAN NUMBER:

OFFICE OF THE ATTORNEY GENERAL

OCT 26 2009 CONSUMER PROTECTION DALLAS REGIONAL OFFICE

Dear Sir or Madam:

The timber in the roof is rotting! I need the immediate release of all funds that I previously sent you.

Specifically, on or about September 22, 2009, in response to a phone conversation with Quennester Savage, I mailed a check from my insurance company in the amount of \$6,760.00 to Queenester Savage, MGC, 142 North Road, Suite G, Sudbury MA 01776, in order to get started on repairing damage I sustained at my house. She informed me that MGC would deposit the check and send a portion of it back to me so I could get started on repairing my house. Postal records indicate delivery of the check to MGC on or about September 25. Ms. Savage requested the following in this phone conversation and in a subsequent letter: Loss Draft Check from my insurance company; Mortgagor's Affidavit fully executed and notarized; Contractor's Lien Waiver fully executed and notarized; Contractor's Estimate/Proposal; and Loss/Adjuster report from my insurance company (detailed).

I faxed all of the requested information on or about September 28 to 888.350.4601, Ms. Savage, Loss Draft Administration, MGC c/o PFIC, 200 Kirts Boulevard, Suite 100, Troy, MI 48084-5258. I later called and confirmed her receipt of this information. She was unable to confirm receipt of the check that I mailed.

I continue to experience damage to my house due to the dilatory behavior of MGC. Specifically, (1) on or about September 25 I discussed with Crystal Wilson my efforts to locate the check I had mailed to MGC. She was not able to help me; (2) on or about September 28 I spoke with Sandra Graham also in Florence SC about the check. She was not able to help me so she put me through to Ms. Savage and Carlos. None of them could locate the check; (3) on or about October 1 I called Ms. Savage. She could not locate the check; (4) on or about October 2 Renesha Anderson of Assurant /MGC said she could not help me locate the check because account records wouldn't be update until October 8;

(5) on or about October 7 I spoke with Renesha Anderson in Florence SC and she said the records were still not updated therefore, she could not review what had been processed to my account. Sandra Graham called me after I had spoken with Ms. Anderson and informed me that the check was in Plano TX and that I needed to resubmit all documents for loss by way of fax to 843.413.7889. I sent the fax within minutes of this conversation; (6) on or about October 12 I called Ms. Graham to confirm receipt of faxed documents. Ms. Anderson answered the phone and said that Crystal Merrill Greystone Solutions, had sent an e-mail to corporate in Plano regarding the processing of the check so that I could make a first "draw" on the funds. I called Tim McGrath in the Plano corporate office to follow-up on what Ms. Anderson said. He informed me that the "notes" indicated that everything was there and that it would take two to three days for my to receive some funds; (7) on or about October 13 I called Mr. McGrath back and left a message on his phone; (8) on or about October 19 I spoke with Ms. Anderson. She inquired of the Loss Draft Department as to the status of my check. I asked to speak with someone else. Crystal Kirven came on the line and said she would inquire to Plano to see when funds would be released. I called Ms. Kirven later to see what the results were. Vanessa Graves answered the phone. She said she would ask Ms. Kirven what the latest status was; (9) on or about October 20 I spoke with Sonya at MGC - no update. I later called Sandra Graham, Insurance Service Center, Florence SC, she transferred me to Crystal Kirven. Ms Kirven said she would see what happened to the e-mail that Crystal Merrill had previously sent to corporate; (10) on or about October 21 I called Sandra Graham and was transferred to Crystal Kirven. She said she would talk to her boss about my situation. And she felt he would get corporate to move on my funds. I asked her for his name but she declined to give it to me. Ms Kirven called me back and said that I needed to fax the Contractor's Waiver of Lien to 843.413.7119 to her attention. I faxed it within thirty minutes of our conversation. I called later to confirm receipt of the fax. Crystal Wilson informed me that Ms. Kirven was gone for the day. It was 4:19 p.m.; (11) on or about October 22 I called the Insurance Service Center and spoke briefly with Sandra Graham. I asked to speak to Crystal Kirven. Joann Woodberry came on the line and informed me that a check for \$2,253.33 was in process for me and that I might receive some time next week because the check had to come from Plano to Florence and then to me.

Since sending the check to MGC this area has had four (4) major rain events. All of which have exacerbated the damage to my property. The timbers are rotting now.

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Therefore, it is my request that MGC forward the full amount of \$6,760.00 to me immediately so that I may begin the repairs desperately needed to my property

Sincerely

Stanley D. Shepard

320 Pebblebrook Lane

Glenn Heights TX 75154-1851

972.223.3915 (home) 469.245.9940 (cell)

CC: Better Business Bureau of Dallas 1601 Elm Street Suite 3838 Dallas TX 75201

State of Texas
Office of Attorney General
400 South Zang Blvd
Suite 400
Dallas TX 75208

**EXHIBIT 6** 

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## Consumer Protection Division

Complaint Form Report

Today's Date:

08/19/2014 15:36

Complaint:

333376

### **Attorney General of Texas Greg Abbott**

**Consumer's Information:** 

Date Filed:

9/13/2011

Name:

Fauley, Robynne Ariel Fauley, Robynne Ariel

Home Phone:

(503)6952468 (503)503-381-6937

Address:

12125 S.E. Laughing Water Rd

Work Phone: Age: 50 to 59

City, State, Zip:

Sandy, OR 97055

Support documents will be sent:

County:

Staging ID: 62632

Business or individual complaint is filed against:

**Business:** 

MGC Mortgage

(469)2298521

Address:

7195 Dallas Parkway

Contact Person:

, Erica Thomas & Annah Schmidt

City, State, Zip:

Plano, TX 75024

Website:

www.mgcmortgage.com

County:

Email address:

First Contacted Via:

Contract Signed: Yes

(other):

320000.000 **Original Amount:** 

Solicitation Other Language:

Amount Paid:

320000.000

Where transaction took place:

Payment:

Other Payment Method (

(other):

Dallas

**Date Of Payment:** 

Transaction Dates:

9/1/2011 00:00:00

Dallas

#### Complained to Business:

If so, when?

#### **Business Response?**

After my senator Ron Wyden wrote them and you too they decided to modify and stop loosing all my paperwork and shifting me from dept to dept. I then have gotten a terriably bad modification that really is not one. I am asking them to work with the presidents making homes affordable program, and they have refused saying its a choice. They are still ripping me off according to a proffesional advisor her in Oregon, and have not really offered me a fair modification loan and it ends in three years, and back to a bad percentage. They need to work with the presidents program. They say its their choice not

Have you contacted another agency or attorney about this complaint?

Name and Address of agency or attorney?

Yes

#### What action was taken by this agency or attorney?

Waiting to hear from them now.

#### **Description Of Complaint:**

They are disfunctional and dishonest. They can help people stay in their homes, but do not wish too. They are evasive and the loan modification was written really badly after they were forced to do it. They have made sure that huge amounts of fees go their way and have made sure they did not compromise in the least. I have paid for my property in full over the last ten years, but every penny went to interest. I owe more then when I began. I got in a terrible accident last year and have been unable to pay for one year. I start work again in November, and want the modification in place with a reasonable payment. The Log home is rotting and needs alot of work. They need to understand that, they had appraisers come out who avoided documenting it as best as they could. They have a 7.25 interest rate and if I understood this when I purchased, I would have done something other then pay them the all the money for 15 years, I should have had some thing applied to the principle. Did not understand. I have worked and paid alot of money. This just does not seem right. New laws need to be created so that I did not end up paying three times the purchase price to buy from them. And or they can take it back after its been paid for once, and I have nothing after ten years of payments. Thanks

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Robynne Ariel Fauley 12125 S.E Laughing Water Rd Sandy, Oregon 97055 503 695-2468 Cell 503 695-2468

RECEIVED

TEXA TO NOT DENERAL

333376

MAR 17 2010

1017 7 -3 PM 1:54

OFFICE OF THE ATT''RNEY GENERAL CONSUMER PROTECTION DIVISION EL PASO REGIONAL OFFICE

COF. A JOYEN

Dear Senator Ron Wyden,

February 22, 2010

I have wanted to write you for some time now and ask for your help. I believe my mortgage company MGC, is very dishonest and maybe even corrupt, from what I have found after some research and checking on the internet. I have noticed that many many other people are having the same experiences that I am having.

I had my home loan sold about four times in the last ten years. Litton Loan, sold it last, to MGC, who sent a letter in November of "08" and stated all payments would now be made to them. Litton was another mess of a company that left my loan in an unacceptable and unresolved mess as well. I was unable to copies of any payment histories or tax payments from them after months and months of requests, when they said now just talk to MCG.

I have been requesting payment history and tax history with MCG, once a month since December of 2008. I have been switched from department to department to department. I have been assigned different people by name who promised that they would now resolve with me, and then been passed on again to people who knew nothing of what I was speaking of and would get the paperwork and get back to me, and of course I then received no response unless I called.

I asked not only for these past and present payment histories but why my taxes were not being paid in a timely manner. They were receiving extra money on my monthly payment plan for this purpose. They said they would pay the late fees, I still do not know what is going on.

I am in Chapter 13, and have made my payments on time since it began. They did not pay my payments for almost the first year, and it took me six months of calling constantly to find out why not, and then to get them applied to my payment plan took two more months of calling. I have called in my monthly payment as I have for the last few years on the 9th of each month, and they did not apply a payment recently, telling me I did not have enough money in my account and I asked them if they wanted my bank statement to prove it was there. This took three weeks of phone calls again for them to apply my payment two months later. They just refuse still to date to get me the tax paperwork that they have promised they were sending in the mail at least six to seven different occasions.

I began calling regularly in July of "08" to get a loan modification with MGC, and straighten out a (\$18,000.00 add on debit) to my (Chapter 13). I had a \$25,000.00 difference that was agreed to be held to the end of the chapter 13. I just wanted to know where all the extra \$18,000.00 came from. I still to this date 02-10 do not know. I asked to place the \$25,000.00 at the end of the loan and end the chapter 13. I still want to do

Robynne Ariel Fauley 12125 S.E Laughing Water Rd Sandy, Oregon 97055 503 695-2468 Cell 503 695-2468

this. I know this an acceptable practice. I also want to know where any late fees come from when I pay everything on time and they are the ones who do not pay my taxes.

When the chapter 13 was granted by my trustee Brian Lynch of Portland Oregon, I was told I was to modify the loan. I have been ready to do this with them since July "08" and through out this whole declining economy with them.

In July they told me they could not do this legally, I had my bankruptcy attorney George Hoselton call them over and over and finally he told them they legally could. They sent me the paperwork, I sent them my bank statements, divorce papers, hardship letters, and Social Security number. In fact it was sent on six occasions, three faxed, and two hard copies mailed, five of which have not been located yet. This is very upsetting to me. The last one sent directly to "Rita Everett" my latest contact, who could not find it for days and then promised to get back to me each month on it for the last four months, with no follow up. She also has promised my tax information to me about four times. My contacts, have switched me from dept. to dept. and then handed me on to a new person non stop throughout out this whole process. I have had about five long or short term different contacts, and then suddenly I was shifted to another state completely. It bothers me that my information is still floating around somewhere with a group that is so irresponsible.

I should have been able to obtain some sort of modification on my home that was once worth \$600,000.00 and is now worth \$445,000.00. With the out standing balance, and second loan, I have had two relators come this last few months to discuss sales and have now told me that once everything is paid, I walk away with nothing. Zero. I cannot afford the over inflated 7.2 percent on the property. And I cannot sell it having nothing to start over with and having put alot of money into it. I have paid \$ 2,229.27 since the year 2000 and not one penny has gone to anything other then interest. My new payment is \$ 2,553.10 since the bankruptcy. I am now recently divorced and my business is getting hit so incredibly hard with taxes and the economy, I have gone without heat and sometimes basic needs these last two winters to pay my payment on time and not loose the home completely, with no place to live and family in the same boat I have tried hard to work longer hours to the point of exhaustion.. I can rent and try to keep it at this point, but I cannot make any decisions until they get me some paperwork and a chance at understanding what is happening so I can go forward wisely at this point. If they would co operate and modify I could rent out part of my home and keep working and have a home.

I am so frustrated with them. They have done nothing but shuffle me around in circles ignore my never ending phone calls and requests, and not comply with anything I seem to need over and over and over and over and over and over. Its been almost 17 months of calling them constantly and getting the run around. I do not know why I have been

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Robynne Ariel Fauley
12125 S.E Laughing Water Rd
Sandy, Oregon 97055
503 695-2468
Cell 503 695-2468
this patient this long. I started calling on the modification in July of 2009, that makes that

multiple phone calls, calling week after week, for eight months. That is alot of time and energy spent. Not to mention that my lawyer told them they were wrong, that I could modify during a Chapter 13 when they finally, called me and told me I could not.

Please help me, I do not want to continue in this pattern with them. They need to produce paperwork and explanations. I noticed on the web when I put MGC in, I found that many people had complained to the Attorney General in Texas and I noted that it was stated online that the Attorney General did not seem to care. I am going to send a copy of this letter to him as well.

I volunteer as a prison chaplain for the last 15 years here in Oregon and work part time with street people and I care about my community. I hope that my community cares about me as well.

Thank so much for your time in this matter. If you need any names or further information on this matter, I will provide this for you. I have kept careful records of the names and ongoing dates of this fiasco.

Robynne Ariel Fauley

Cuipa Jun Juni

MGC Mortgage Ince 142 North Road, Suite G Sudbury MA 01776

1-866-842-4185

Loan #

Rita Everette 1- 469- 229-8645 Most recent correspondent.

AT MEY GENERAL

ATTORNEY GENERAL OF TEXASTEXI

GREG ABBOTT 10 937 -8 PH 1:54

OFFICE OF TH

CONSUMER F.

March 5, 2010

Ms. Robynne A. Fauley 12125 SE Laughing Water Rd Sandy, OR 97055

Dear Ms. Fauley:

Thank you for your recent letter. We appreciate your contacting the Office of the Texas Attorney General.

Your letter has been forwarded to our Consumer Protection Division (CPD) for review. CPD monitors business practices and determines priorities for enforcement. When appropriate, CPD takes action to stop violations of Texas consumer protection laws. We appreciate your assistance in this effort.

You may wish to contact the Texas Department of Savings and Mortgage Lending (SML) with concerns about state savings banks, mortgage brokers or mortgage bankers. You can contact that agency at:

Texas Department of Savings and Mortgage Lending 2601 North Lamar, Suite 201 Austin, TX 78705 (\$12) 475-1350

The Federal Trade Commission (FTC) also accepts mortgage complaints in most cases regardless of the type of lending institution. This includes complaints concerning most non-bank lenders such as mortgage and finance companies and state credit unions. The FTC can be reached at:

Federal Trade Commission CRC-240 Washington, DC 20580 (877) FTC-HELP (382-4357)

You may also wish to contact the U.S. Department of Housing and Urban Development (HUD) to share your concerns. This federal agency enforces the federal Real Estate Settlement Procedures Act (RESPA). You can reach this agency as follows:

Director, Office of RESPA and Interstate Land Sales US Department of Housing and Urban Development Room 9154 451 7th Street, SW Washington, DC 20410-8000 (202) 708-0502

In addition, homeowners with problems that could result in mortgage default or foreclosure on their property should consider contacting a HUD-approved housing counseling agency at (800) 569-4287. The Homeownership Preservation Foundation also provides foreclosure information and counseling at (888)995-HOPE (4673) or www.995hope.org.

Finally, you may wish to continue working with your bankruptcy attorney regarding this matter.

Again, thank you for writing. Please feel free to contact the Office of the Attorney General if we may be of further assistance.

Sincerely,

Brenda Vernon

Public Information & Assistance

Office of the Attorney General of Texas

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**EXHIBIT 7** 

MGC MORTGAGE, INC. 142 NORTH ROAD, SUITE G SUDBURY, MA 01776 (866) 842-4185	* Caution: The amount shown may not be fully deductible by you. Um its based on the loan amount and the cost and value of the secured property may apply. Also, you, may only deduct interest to the extent it was incurred by you, soft all yeard by you, and not re-moursed by another person.  **Caution: The amount shown may be comed to the cost and value of the soft and value of the cost and not re-moursed by another person.  OMB No. 1545-0901	Mortgage Interest Statement	
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Tuli Wohl 1321 E Luke Ave Phoenix AZ 85014-2320	3 Remove of the data interest (See Box 3 on back.) S 0.00	return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax	
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5	+500x71707061 see 18.1.000181 0017102903	refund of interest on your return	

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12-12020-mg Doc 1050 Tuli Woll: 1321 E Luke Ave Phoenix AZ 85014-2320

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other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points or because you did not report this refund of interest on your return.

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Need to you forth.

Department of the Treasury - Internal Revenue Service

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AF335 Few 1 8157



Account Number: 0017102903

Our records show your Social Security Number or Tax ID Number as: 527-08-5395 If this information is correct, NO response is necessary. If the number shown is incorrect or if no number is showing. Please complete the reverse side of this form, detach and mail to:

MGC MORTGAGE, INC. 142 NORTH ROAD, SUITE G SUDBURY, MA 01776

 CORRECTED	/:( _ h h  - d\
 1 : C ) H H ( - C ! - L )	III CHECKEGI

MGC MORTGAGE, IN 142 NORTH ROAD, S SUDBURY, MA 0177 (866) 842-4185	C. ÜITE G	"Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.	OMB No. 1545-0901  08 Form 1098	Mortgage Interest Statement	
RECIPIENT'S Federal identification no.	PAYER'S social security number	Mortgage interest received from	n payer(s)/borrower(s) *	Сору В	
?	1	<b> \$</b>	4256.59	For Payer The information in boxes 1, 2.	
PAYER'S/BORROWER'S name, street address	iss (including apt. no.), city, state, and ZIP code	2 Points paid on purchase of print Box 2 on back)	and 4 is important tax infor- mation and is being furnished to the Internal Revenue Service.		
William Lee		s	0.00	If you are required to file a	
Terry Howard		3 Refund of overpaid interest (Se	return, a negligence penalty or other sanction may be imposed		
165 Jerry Rd East Hartford CT 06118-312	3	\$ 0.00		on you if the IRS determines that an underpayment of tax	
Marallana Harillada	Maallaalladhalaalladaladalladall			results because you overstated a deduction for this morigage	
		S	0.00	interest or for these points or because you did not report this	
1			Account number (see instructions)		
5		00007613	46		

Form 1098 + 0223051 000001742 09G983-0921465

(Keep for your records.)

Department of the Treasury - Internal Revenue Service

PRINCIPA	ıL	UNAPP	PLIED	ESCRO	W	BUYDOWN ACC	OUNT BALANCE
BEGINNING BALANCE	194638.19	BEGINNING BALANCE	0.00	BEGINNING BALANCE	0.00	BEGINNING BALANCE	0.00
AMOUNT PAID	154.91	AMOUNT PAID	0.00	AMOUNT PAID	1493.80	DISBURSEMENTS	0.00
INTEREST SHORTAGE ADDED TO PRINCIPAL	0.00	AMOUNT DISBURSED	0.00	AMOUNT DISBURSED	0.00	ADSOS: MENTS	0.00
AMOUNT DISBURSED	0.00			ESCROW INTEREST	3.11		
ENDING BALANCE	194483.28	ENDING BALANCE	0.00	ENDING BALANCE	1496.91	ENDING BALANCE	0.00
INTEREST PAID		INTEREST SHORTAGE	UNPAID BALANC	E ESCROW DISB	URSEMENTS	OTHER	ITEMS
GROSS INTEREST PAID	4256.59	BEGINNING BALANCE	0.00	REAL ESTATE TAXES DISBURSED	0.00		
PLUS PREPAID INT. NOT ALLOWED PRIOR YEARS	0.00						
LESS INTEREST SUBSIDY (BUYDOWN)	0.00	ADDED INTEREST SHORTAGE	0.00	INSURANCE	0.00	LATE CHARGES DUE BUT UNPAID	1058.76
LESS INTEREST SHORTAGE	0.00						
LESS PREPAID INTEREST	0.00	LESS INTEREST SHORTAGE PREPAID	0.00			LIFE AND/OR DISABILITY	0.00
PLUS INTEREST SHORTAGE PAID	0.00						
LATE CHARGES .	0.00	ENDING BALANCE	0.00	MIP/PMI	0.00		
NET INTEREST PAID	4256.59			ESCRGW			

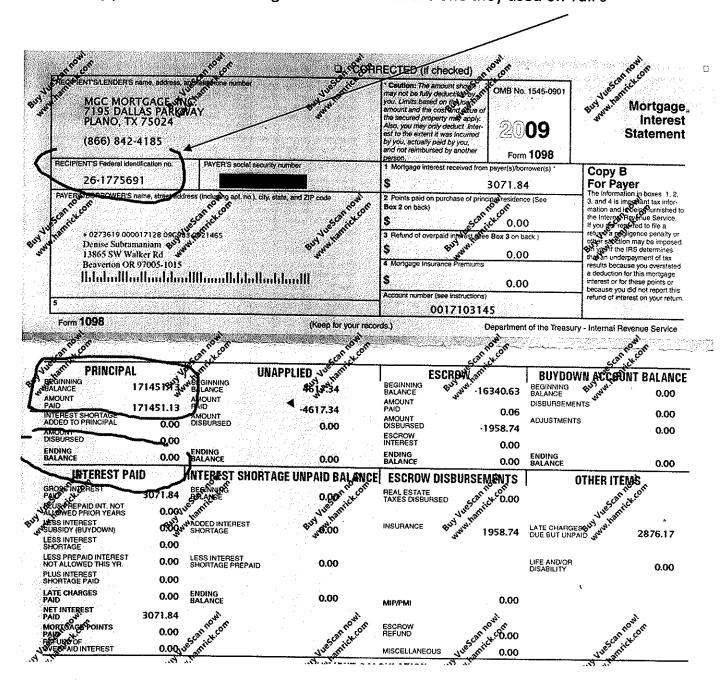
**EXHIBIT 8** 

1=SPETZL1VEVZU*MY	led 04/02/18	ENGRADAUA(LA		ain Document
MGC MORTGAGE, INC. 7195 DALLAS PARKWAY PLANO, TX 75024 (866) 842-4185	Ç	of the Date of any distribution by your firms beased on the loan amount and the oast and value of the secured property may apply. Also, you may only deduct whereast or the event if you immine on your echapt paid by you, and not reimbassed by anality pass by aniity by aniity pass by aniity pass by aniity pass by aniity pass by aniity by aniity pass by aniity b	2009 Form 1098	Mortgage Interest Statement
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26-1775691		S	0.00	For Payer
PAYERS/4012CAVER'S mone, strest address (hounding sec., red.), oby, sta	te, and ∡li <sup>p</sup> code	2 Points paid on purchase of print Box 2 on back)	ipsi residence (See	The information in boxes 1, 2, 9, and 4 is important to information and is bring furnished to ing internal Revenue Service.
+ 9273619 000009596 090983-0821465		3 Refunc of averpoid interest (Ser		f you are reculted to Tag a relate, a regagence pecalty or
The Wohl 1321 F.Luke Ave Phoenix AZ 8501 : 2320		S	0.00	other sanction may be imposed on you if the IRS determines that an underpayment of tax
. Hadadallaan Halababbabbabbabbaabbad	lintill	4 Vortgege Insurance Premiums \$	0.00	a deductive for this mortgage inturest or far these points or
5		Account number (see instructions) 001710290		because you did not report this refund of inforest on your return.
Form 1098	(Keap for your re			ry - Internal Rovenus Service

DDIMA	200	T .				75.	·
PRINCI		UN UN	APPLIED	ESCRO	W	BUYDOWN A	CCOUNT BALANC
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and Mifferen Shohinge Willio to percyal	474089.68	PAID AMCERT	-81.96	AMOUNT PAID AMOUNT	0.00	STAFMENDENUSSIC	0.00
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PCSS BITEPEST AD	i Air.		AGE UNPAID BALANCE	ESCROW DISBU	<b>JRSEMENTS</b>	ОТН	ER ITEMS
ad Usperadio ne	0.00	degraving Balanica	0.00	REAL CSTATE TAXES DISPURSED	1482.04	,	
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451.73	534.61	0.00	0.00 E BACK SIDE FOR IMP	0.00	O.	00	3986.34

AF0336 Rev 1 01/07

Take a look at what I just found! Doing some cleaning and came across this 2009 1098 from MGC – they provided the same bogus EIN number as the one they used on Tuli's



Sorry about the VueScan watermark – I can't afford to pay \$75 to buy the product right now and so far it's the only way I have found to get either of my perfectly operational scanners to work since neither manufacturer provides drivers for Windows 8.

12-12020-mg Doc 10504 Filed 04/02/18 Entered 04/04/18 15:36:16 Main Document Pg 61 of 137

**EXHIBIT 9** 

12-12020-mg Doc 10504 Filed 04/02/18 Entered 04/04/18 15:36:16 Main Document Pg 62 of 137 OFFICIAL RECORDS OF

MARICOPA COUNTY RECORDER HELEN PURCELL

20090470901 05/26/2009 04:33 ELECTRONIC RECORDING

Recording requested by:

RECORDING REQUESTED BY
FIRST AMERICAN TITLE INSURANCE COMPANY
When recorded mail to:

DX4102899-3-2-2--Esquivela

Quality Loan Service Corp. 2141 5th Avenue San Diego, CA 92101

Space above this line for recorders use

TS # AZ-09-274840-BL

Order # 4102899

Loan # 17102903

Investor No.

#### **Notice of Trustee's Sale**

The following legally described trust property will be sold, pursuant to the power of Sale under that certain Deed of Trust dated 11/14/2006 and recorded 11/21/2006 as Instrument 2006-1525605, Book xxx, Page xxx, in the office of the County Recorder of MARICOPA County, Arizona.; and at public auction to the highest bidder:

Sale Date and Time:

8/25/2009 at 12:30:00 PM

Sale Location:

At the main entrance of the Superior Court Building, 201 West Jefferson,

Phoenix, AZ

Legal Description:

Lot 5, MONTEBELLO HOMES, according to Book 72 of Maps, page 32, records of Maricopa County, Arizona; and Part of the Southwest quarter of the northeast quarter of Section 16, Township 2 North, Range 3 East of the of the Gila and Salt River Base and Meridian, Maricopa County, Arizona, more particularly described as follows: COMMENCING at the Southeast corner of said Southwest quarter of the Northeast quarter of Section 16, Township 2 North, Range 3 East of the of the Gila and Salt River Base and Meridian, Maricopa County, Arizona; THENCE West along the South line of said Southwest quarter of the Northeast quarter, 267.85 feet; THENCE North 0 degrees 10 minutes 00 seconds East along the West line of ROBBINS ESTATES, a recorded subdivision, recorded in Book 62 of Maps, page 27, records of Maricopa County, Arizona, 498.00 feet to the TRUE POINT OF BEGINNING: THENCE North 0 degrees 10 minutes 00 seconds East along said West line of ROBBINS ESTATES, 50.00 feet to a point, said point being the Southeast corner of MONTEBELLO HOMES, a recorded subdivision, recorded in Book 72 of Maps, page 32, records of Maricopa County, Arizona; THENCE West along the South line of said MONTEBELLO HOMES, 167.63 feet to a point on the East line of SUNSET STRIP, a recorded subdivision, recorded in Book 58 of Maps, page 26, records of Maricopa County, Arizona; THENCE South 0 degrees 10 minutes 00 seconds West along said East line of SUNSET STRIP, 50.00 feet; THENCE South 83 degrees 11 minutes 38 seconds East 167.63 feet to the TRUE POINT OF BEGINNING; EXCEPT any portion thereof lying within the property as set

forth in Deed recorded in Docket 2427, page 573, records of Maricopa

County, Arizona, described as follows: PART of the Southwest quarter of the Northeast quarter of Section 16, Township 2 North, Range 3 East of the of the Gila and Salt River Base and Meridian, Maricopa County, Arizona, more particularly described as follows: COMMENCING at the Southeast corner of said Southwest quarter of the Northeast quarter of Section 16, Township 2 North, Range 3 East of the of the Gila and Salt River Base and Meridian, Maricopa County, Arizona; THENCE West along the South line of said Southwest guarter of the Northeast guarter, 267.85 feet; THENCE North 0 degrees 10 minutes 00 seconds East along the West line of ROBBINS ESTATES, a recorded subdivision, recorded in Book 62 of Maps, page 27, records of Maricopa County, Arizona, 338.00 feet to the TRUE POINT OF BEGINNING; THENCE North 0 degrees 10 minutes 00 seconds East along said West line of ROBBINS ESTATES, 160.00 feet to a point: THENCE West 167.63 feet to a point on the East line of SUNSET STRIP, a recorded subdivision, recorded in Book 58 of Maps, page 26, records of Maricopa County, Arizona; THENCE South 0 degrees 10 minutes 00 seconds West along said East line of SUNSET STRIP, 140.00 feet; THENCE South 83 degrees 11 minutes 38 seconds East 168.76 feet to the TRUE POINT OF BEGINNING.

**Purported Street Address:** 

1321 E LUKE AVE., PHOENIX, AZ 85014

Tax Parcel Number:

162-03-054

Original Principal Balance:

\$475,000.00

Name and Address of Current Beneficiary:

LNV Corporation

C/O MGC Mortgage, Inc 7195 Dallas Parkway Plano, TX 75024

Name and Address of Original Trustor:

TULI MOLINA WOHL, AN UNMARRIED WOMAN

1321 E LUKE AVE., PHOENIX, AZ 85014

Name and Address of Trustee/Agent:

**QUALITY LOAN SERVICE CORPORATION** 

C/O Quality Loan Service Corp.

2141 5th Avenue San Diego, CA 92101 Phone: 619-645-7711 Sales Line: 714-573-1965

Login to: www.priorityposting.com

AZ-09-274840-BL

The successor trustee qualifies to act as a trustee under A.R.S. §33-803A (1) in its capacity as a licensed Arizona escrow agent.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee's Attorney.

Dated: 5/26/2009

QUALITY LOAN-SERVICE CORPORATION

By: Jim Montes Assistant Vice President

State of California
)
Ss

County of San Diego
)

On before me, A. Adams, a notary public, personally appeared Jim Montes, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my band and official seal.

Signature \_\_\_\_\_

(Seal)

A. ADAMS
Commission # 1820529
Notary Public - California
San Diego County
My Comm. Expires Oct 28, 2012

If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holder's rights against the real property only.

## THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.

## **EXHIBIT 10**

OFFICIAL RECORDS OF
MARICOPA COUNTY RECORDER
HELEN PURCELL
20090470900 05/26/2009 04:33
ELECTRONIC RECORDING

Recording requested by:
RECORDING REQUESTED BY
FIRST AMERICAN TITLE INSURANCE COMPANY

DX4102899-3-2-1--Esquivela

When recorded mell to:

QUALITY LOAN SERVICE CORPORATION 2141 5th Avenue San Diego, CA 92101 619-645-7711



Space above this line for recorders use

TS # AZ-09-274840-BL

Order # 4102899

Loan # 17102903

#### Substitution of Trustee

WHEREAS, TULI MOLINA WOHL, AN UNMARRIED WOMAN was the original Trustor, LAWYERS TITLE was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS), AS NOMINEE FOR SEBRING CAPITAL PARTNERS, LIMITED PARTNERSHIP was the original Beneficiary under that certain Deed of Trust dated 11/14/2006 and recorded on 11/21/2006 as Instrument No. 2006-1525805, in book xxx, page xxx of Official Records of MARICOPA County, AZ describing land therein as Lot 5, MONTEBELLO HOMES, according to Book 72 of Maps, page 32, records of Maricopa County, Arizona; and Part of the Southwest quarter of the northeast quarter of Section 16. Township 2 North, Range 3 East of the of the Gila and Salt River Base and Meridian, Maricopa County, Arizona, more particularly described as follows: COMMENCING at the Southeast corner of said Southwest quarter of the Northeast quarter of Section 18, Township 2 North, Range 3 East of the of the Gila and Salt River Base and Meridian, Maricopa County, Arizona, THENCE West along the South line of said Southwest quarter of the Northeast quarter, 267.85 feet; THENCE North 0 degrees 10 minutes 00 seconds East along the West line of ROBBINS ESTATES, a recorded subdivision, recorded in Book 62 of Maps, page 27, records of Maricopa County, Arizona, 498.00 feet to the TRUE POINT OF BEGINNING; THENCE North 0 degrees 10 minutes 00 seconds East along said West line of ROBBINS ESTATES, 50.00 feet to a point, said point being the Southeast corner of MONTEBELLO HOMES, a recorded subdivision, recorded in Book 72 of Maps, page 32, records of Maricops County, Arizona; THENCE West along the South line of said MONTEBELLO HOMES, 167.63 feet to a point on the East line of SUNSET STRIP, a recorded subdivision, recorded in Book 58 of Maps, page 26, records of Maricopa County, Arizona; THENCE South 0 degrees 10 minutes 00 seconds West along said East line of SUNSET STRIP, 50.00 feet; THENCE South 83 degrees 11 minutes 38 seconds East 167.63 feet to the TRUE POINT OF BEGINNING; EXCEPT any portion thereof lying within the property as set forth in Deed recorded in Docket 2427, page 573, records of Maricopa County, Arizona, described as follows: PART of the Southwest quarter of the Northeast quarter of Section 16, Township 2 North, Range 3 East of the of the Gits and Salt River Base and Meridian, Maricopa County. more particularly described as follows: COMMENCING at the Southeast corner of said Southwest quarter of the Northeast quarter of Section 16, Township 2 North, Range 3 East of the of the Gila and Sait River Base and Meridian, Maricopa County, Arizona: THENCE West along the South line of said Southwest quarter of the Northeast quarter, 267.85 feet; THENCE North 0 degrees 10 minutes 00 seconds East along the West line of ROBBINS ESTATES, a recorded subdivision, recorded in Book 62 of Maps, page 27, records of Maricopa County, Arizona, 338.00 feet to the TRUE POINT OF BEGINNING: THENCE North O degrees 10 minutes 00 seconds East along said West line of ROBBINS ESTATES, 160.00 feet to a point; THENCE West 167.63 feet to a point on the East line of SUNSET STRIP, a recorded subdivision, recorded in Book 58 of Maps, page 26, records of Maricopa

County, Arizona; THENCE South 0 degrees 10 minutes 00 seconds West along sald East line of SUNSET STRIP, 140.00 feet; THENCE South 83 degrees 11 minutes 38 seconds East 168.76 feet to the TRUE POINT OF BEGINNING.. and;

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee, or Successor Trustee, thereunder, in the manner provided for in said Deed of Trust,

NOW, THEREFORE, the undersigned hereby substitutes QUALITY LOAN SERVICE CORPORATION, a California Corporation as Trustee under said Deed of Trust.

The successor trustee qualifies to act as a trustee under A.R.S. §33-893A (1) in its capacity as a licensed Arizons escrew agent.

Whenever the context hereof so requires, the mesculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Substitution of Trustee - AZ TS # AZ-09-274840-BL Page 2

Dated: 4/21/2009

14

**LNY Corpogedi** 

By: Stella F. Hess Sr. Vice President, MGC Mortgage, Inc.,

as loss servicer for LNV Corporation and Authorized Representative

State of <u>Texas</u> )
>ss.
County of <u>Cotlin</u> )

a notary public, personally appeared Stella F. Hess, Senior Vice President of MGC Mortgage, Inc., loan servicer and Authorized Representative of LNV Corporation who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the shifty upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seel.

(Seal)

Signature

NOTARY STAMP - FRAUD

CINDY COOPER - NOTARY UNKNOWN PER TEXAS SECRETARY OF STATE

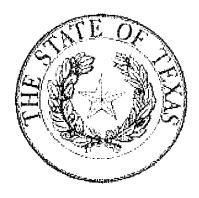


Secretary of State

I, Hope Andrade, Secretary of State of the State of Texas, DO HEREBY CERTIFY that we have made a diligent search of the available records of this office and do not find,

### CINDI COOPER

listed as a commissioned Notary Public for the State of Texas on May 22, 2009, to the present date.



Date Issued: July 26, 2011

Hope Andrade Secretary of State

ST/do

12-12020-mg Doc 10504 Filed 04/02/18 Entered 04/04/18 15:36:16 Main Document Pg 70 of 137 Page 1-012 **EMAILS TO TEXAS** SECRETARY OF STATE From: Danette Overstreet [DOverstreet@sos.state.tx.us] Sent: Tuesday, July 26, 2011 11:12 AM To: Tuli Subject: RE: cindi cooper.doc VISA I believe there is a number missing from your credit card info. The second set of 4 digits only has 3. Thanks. × From: Tuli [mailto:tuli@cox.net] Sent: Tuesday, July 26, 2011 11:57 AM To: Danette Overstreet Subject: cindi cooper.doc VISA Importance: High Good Morning, I've enclosed the Visa doc. Thank you so much for helping me out with this. Will you mention SUBSTITUTION OF TRUSTEE doc als Regards, Tuli Molina

From: Danette Overstreet [mailto:DOverstreet@sos.state.tx.us]

Sent: Tuesday, July 26, 2011 8:06 AM

To: tuil@cox.net Subject: Certificate

Good morning,

I spoke with Carmen about the certificate you wish to obtain. There is a \$15.00 fee for the certificate. I've attached a credit card payment form. If you like, once the transaction has been approved, I can scan and email a copy of the certificate and of course, the certificate will be in the mail to you today. Please let me know if this works for you.

Best regards,

#### Tuli

From: Sally Geller (SGeller@sos.state.tx.us)

Sent: Monday, July 25, 2011 1:35 PM

To: Tuli

Subject: Cindi Cooper

No records were found for Cindi Cooper. We tried every way possible, name change, expiration dates, counties, expiration date. There are no records on our system that match this name or any other information in our system. I am sorry I couldn't help you. I will shred the information you sent me. Good luck in your search.

The secretary of state's office compiled this information for purposes of complying with §405.019. Government Code. Based on our research, we believe this information to be current as of December 2010. This information should not be resided on in determining the segal requirements of a particular jurisdiction. If you have any questions, corrections or updates at connection with this information, contact Upg Japob, at (512) 463-5558.

The following from the Government Code Sec. 406.013. SEAL.

(a) A notary public shall provide a seal of office that clearly shows, when embossed, stamped, or printed on a document, the words "Notary Public, State of Texas" around a star of five points, the notary public's name, and the date the notary public's commission expires. The notary public shall authenticate all official acts with the seal of office.

- (b) The seal may be a circular form not more than two inches in diameter or a rectangular form not more than one inch in width and 2-1/2 inches in length. The seal must have a serrated or milled edge border.
- (c) The seal must be affixed by a seal press or stamp that embosses or prints a seal that legibly reproduces the required elements of the seal under photographic methods. An indelible ink pad must be used for affixing by a stamp the impression of a seal on an instrument to authenticate the notary public's official act.
- (d) Subsection (c) does not apply to an electronically transmitted authenticated document, except that an electronically transmitted authenticated document must legibly reproduce the required elements of the seal.

Acts 1987, 70th Leg., ch. 147, Sec. 1, eff. Sept. 1, 1987. Amended by Acts 1989, 71st Leg., ch. 4, Sec. 2.71(d), eff. Sept. 1, 1989; Acts 2001, 77th Leg., ch. 95, Sec. 2, eff. May 11, 2001.

From: Tuli [mailto:tuli@cox.net]
Sent: Monday, July 25, 2011 1:38 PM

To: Sally Geller Subject:

Attached please find PDF file - sgeller@sos.state.tx.us

Fax: 512-463-0873

Hi Ms. Geller, Sally,

I spoke with you Friday afternoon, July 22, about the Substitution of Trustee document recorded on 05-26-2009. The address on the property is 1321 E. Luke Ave., Phoenix, AZ., 85014. If you recall our conversation, I asked you if Ms. Cindi Cooper had ever been a Notary in the state of Texas. You looked and could not find her in your records. The document I have enclosed is an Official Recorded document from the Maricopa County Recorders Office, notarized by Cindi Cooper, Collin County, Texas, May 22, 2009. Expiration date on notary stamp is February 02, 2011.

Sally, could you please send me something on the validity of this Notary, Cindi Cooper? If you could get it to me before August 1...I owe you that box of chocolates!

Thank you for your time and your help; it was a pleasure talking to you this morning.

Tuli Molina (Wohl) 1321 E. Luke Ave Phoenix, AZ. 85014 tuli@cox.net (602) 465-0430 Statutory Documents P.O. Box 13550 Austin, Texas 78711-3550



Hope Andrade Secretary of State

# Office of the Secretary of State Packing Slip

July 26, 2011

Attn: Tuli Molina

Tuli Molina

1321 E Luke Ave

Phoenix AZ 85014

Page 1 of 1

Batch Number: 37922300

Batch Date: 07-26-2011

Client ID: 356030916 Return Method: Mail

Document

Number Document Detail Fee

379223000002 Certificate Do Not Find - Cindi Cooper \$15,00

		Total Document Fees	S15.00
Payment Type	Payment Status	Payment Reference	Amount
Credit Card	Received	**********1053	\$15.00
	•	<b>Total Payments Received</b>	\$15.00
		Total Amount Charged to Client Account	\$0.00
		Total Amount Credited to Client Account	\$0.00

Note: This is not a bill. Please do not send any payments until the monthly statement is received.

Any amount credited to Client Account may be refunded upon request.

Refunds (if applicable) will be processed upon Request.

Acknowledgement of Filing Document(s) (if present) is attached.

User ID: DOVERSTREET

Come visit us on the Internet @ http://www.sos.state.tx.us/

# **EXHIBIT 11**

12-12020-mg Doc 10504 Filed 04/02/18 Entered 04/04/18 15:36:16: Main Document Pg 75 of 137

# <sub>2c</sub>Document

Recording requested by:

RECORDING REQUESTED BY

FIRST AMERICAN TITLE INSURANCE COMPANY

DX Es

When recorded mail to:

QUALITY LOAN SERVICE CORPORATION 2141 5th Avenue San Diego, CA 92101 619-645-7711

Space above this line for recorders use

TS # AZ-09-274840-BL

Order # 4102899

Loan # 17102903

### **Substitution of Trustee**

WHEREAS, TULI MOLINA WOHL, AN UNMARRIED WOMAN was the original Trustor, LAWYERS TITLE was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS), AS NOMÎNEE FOR SEBRING CAPITAL PARTNERS, LIMITED PARTNERSHIP was the original Beneficiary under that certain Deed of Trust dated 11/14/2006 and recorded on 11/21/2006 as Instrument No. 2006-1525605, in book xxx, page xxx of Official Records of MARICOPA County, AZ describing land therein as Lot 5, MONTEBELLO HOMES, according to Book 72 of Maps, page 32, records of Maricopa County, Arizona; and Part of the Southwest quarter of the northeast quarter of Section 16, Township 2 North, Range 3 East of the of the Gila and Salt River Base and Meridian, Maricopa County, Arizona, more particularly described as follows: COMMENCING at the Southeast corner of said Southwest quarter of the Northeast quarter of Section 16, Township 2 North, Range 3 East of the of the Gila and Salt River Base and Meridian, Maricopa County, Arizona; THENCE West along the South line of said Southwest quarter of the Northeast quarter, 267.85 feet; THENCE North 0 degrees 10 minutes 00 seconds East along the West line of ROBBINS ESTATES, a recorded subdivision, recorded in Book 62 of Maps, page 27, records of Maricopa County, Arizona, 498.00 feet to the TRUE POINT OF BEGINNING; THENCE North 0 degrees 10 minutes 00 seconds East along said West line of ROBBINS ESTATES, 50.00 feet to a point, said point being the Southeast corner of MONTEBELLO HOMES, a recorded subdivision, recorded in Book 72 of Maps, page 32, records of Maricopa County, Arizona; THENCE West along the South line of said MONTEBELLO HOMES, 167.63 feet to a point on the East line of SUNSET STRIP, a recorded subdivision, recorded in Book 58 of Maps, page 26, records of Maricopa County, Arizona; THENCE South 0 degrees 10 minutes 00 seconds West along said East line of SUNSET STRIP, 50.00 feet; THENCE South 83 degrees 11 minutes 38 seconds East 167.63 feet to the TRUE POINT OF BEGINNING; EXCEPT any portion thereof lying within the property as set forth in Deed recorded in Docket 2427, page 573, records of Maricopa County, Arizona, described as follows: PART of the Southwest quarter of the Northeast quarter of Section 16, Township 2 North, Range 3 East of the of the Gila and Salt River Base and Meridian, Maricopa County, more particularly described as follows: COMMENCING at the Southeast corner of said Southwest quarter of the Northeast quarter of Section 16, Township 2 North, Range 3 East of the of the Gila and Salt River Base and Meridian, Maricopa County, Arizona; THENCE West along the South line of said Southwest quarter of the Northeast quarter, 267.85 feet; THENCE North 0 degrees 10 minutes 00 seconds East along the West line of ROBBINS ESTATES, a recorded subdivision, recorded in Book 62 of Maps, page 27, records of Maricopa County, Arizona, 338.00 feet to the TRUE POINT OF BEGINNING; THENCE North 0 degrees 10 minutes 00 seconds East along said West line of ROBBINS ESTATES, 160.00 feet to a point; THENCE West 167.63 feet to a point on the East line of SUNSET STRIP, a recorded subdivision, recorded in Book 58 of Maps, page 26, records of Maricopa }

County, Arizona; THENCE South 0 degrees 10 minutes 00 seconds West along said East line of SUNSET STRIP, 140.00 feet; THENCE South 83 degrees 11 minutes 38 seconds East 168.76 feet to the TRUE POINT OF BEGINNING.. and;

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee, or Successor Trustee, thereunder, in the manner provided for in said Deed of Trust.

NOW, THEREFORE, the undersigned hereby substitutes QUALITY LOAN SERVICE CORPORATION, a California Corporation as Trustee under said Deed of Trust.

The successor trustee qualifies to act as a trustee under A.R.S. §33-803A (1) in its capacity as a licensed Arizona escrow agent.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Unofficial Document

Substitution of Trustee - AZ TS # AZ-09-274840-BL Page 2

Dated: 4/21/2009

By: Stella F. Hess

LNV Corporati

Sr. Vice President, MGC Mortgage, Inc.,

as loan servicer for LNV Corporation and Authorized Representative

State of	Texas	
		) ss.
County of	Collin	)

on 5.22-05 before me, Lindi Loope a notary public, personally appeared Stella F. Hess, Senior Vice President of MGC Mortgage, Inc., loan servicer and Authorized Representative of LNV Corporation who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/uriey executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

(Seal)

Signature



# **EXHIBIT 12**



### **Document Examiner Letter of Opinion**

Client: Tuli Molina

Re: Questioned Signature

Respectfully submitted,

Date: Original Date: July 8, 2011 Today's Date: May 9, 2012

I have examined 3 submitted specimens of known signatures used for comparison with 1 document containing a questioned signature. For the purpose of this examination I have labeled these submitted exemplars as exhibits "K1, K2 and K3".

Today I have compared the signatures on the "K" documents to the signature on the questioned document, identified herein as "Q1" to determine if the author of the signatures on the "K" documents was the same person whose signature is on the questioned document, "Q1", a Corporation Assignment of Deed of Trust for property address: 1321 E. Luke Avenue, Phoenix, Arizona.

Based upon the documents submitted, through a thorough analysis of these items and from an application of accepted forensic document examination tools, principals and techniques, it is the opinion of this examiner that the signature on the document "Q1" was not written by the same person who signature is on the documents "K1, K2 and K3". The questioned signature on "Q1" is not an authentic signature.

Januan Kort de			
Tamara Kaiden, Document Examiner			
			•
	•		
STATE OF ILLINOIS	<b>§</b> .		
COUNTY OF DUPAGE	§		
Subscribed and sworn to (or affirmed) befit Tamara Kaiden personally known to me (o	ore me on this da or proved to me on the basis of sa	y of, 2012 atisfactory evidence) to be the person who a	appeared before me.
liferitale		"OFFICIAL SEAL"	
Signature of Notary Public		Joanna Positano Notary Public, State of Illinois My Commission Expires 03-03-2013	

http://recorder.maricopa.gov/cert.aspx?id=44764 20080704628 4 pages



HARTCOPA COUNTY RECORDER HELEN PURCELL 2008-0704628 08/13/08 10:44 AH 1 OF 1

WHEN RECORDED MAIL TO:

After Recording Return to: MGC Mortgage Inc Document Control, Allison Martin 7195 Dalias Parkway Plano, Texas 75024 (\$66) 544-9820

MIN: 100265600005185934 MERS Phone: 1-888-679-6377 8C:6/958

CORPORATION ASSIGNMENT of DEED OF TRUST FOR VALUE RECEIVED, "(MERS) Mortgage Electronic Registration Systems, Inc."

1595 Spring Hill Road, Suite 310, Vienna, VA 22182

the undersigned hereby grants, assigns and transfers to

LNV Corporation 7105 Dallas Parkway Plano, Texas 75024

all beneficial interest under that certain Deed of Trust dated 11/14/2006 executed by TULI M WOHL, An Unmarried Wanted

Molina

and recorded in Book on Page as I the County Recorder's Office of Maricopa County, Arizona. Reco

See Attached Exhibit "A":

Mortgage Amount:

\$475,000.00

Property Address:

1321 E LUKE AVESPÅ

TOGETHER with the note or notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Deed of Trust.

'(MERS) Mortgage Electronic Registration Systems, Inc.'

STATE OF COUNTY OF

Minnesota) Hennepin)

TITLE: Assistant Vice President

On 3/10/2008 before me, the undersigned, a Notery Public in and for said State personally epicared Michael Mead, Assistant Vice President of (MERS) Mortgage Electronic Registration Systems, Inc.' personally known to me to be the parson whose name is subscribed to the within instrument and ecknowledged to me that afte executed the same in his/ner authorized espacity, and that by his/her signature on the instrument the entity upon behalf of which the person acted, executed the instrument. WITNESS my hand and official seal.

This instrument was drafted by Diane Meistad Assistant Secretary, Residential Funding Company, LLC, One Meridian Crossings, Suite 100, Mizneapolis, MN 55423, (952) 979-4000.



### BC:6/9358

### "A" TEGERXS

Lot 5, MONTEBELLO HOMES, according to Book 72 of Maps, page 32, records of Maricopa County, Arizona; and

Part of the Southwest quarter of the northeast quarter of Section 16, Township 2 North, Range 3 East of the of the Gile and Salt River Base and Meridian, Maricopa County, Arizona, more particularly described as follows:

COMMENCING at the Southeast corner of said Southwest quarter of the Northeast quarter of Section 16, Township 2 North, Range 3 East of the of the Glia and Salt River Base and Meridian, Maricopa County, Arizona;

THENCE West along the South line of said Southwest quarter of the Northeast quarter, 267.85 feet;

THENCE North 0 degrees 10 minutes 00 seconds East along the West line of ROBBINS ESTATES, a recorded subdivision, recorded in Book 62 of Maps, page 27, records of Maricopa County, Arizona, 498.00 feet to the TRUE POINT OF BEGINNING;

THENCE North 0 degrees 10 minutes 00 seconds East along said West line of ROBBINS ESTATES, 50.00 feet to a point, said point being the Southeast corner of MONTEBELLO HOMES, a recorded subdivision, recorded in Book 72 of Maps, page 32, records of Maricopa County, Arizona;

THENCE West along the South line of said MONTEBELLO HOMES, 167.63 feet to a point on the East line of SUNSET STRIP, a recorded subdivision, recorded in Book 58 of Maps, page 26, records of Maricopa County, Arizona;

THENCE South 0 degrees 10 minutes 00 seconds West along said East line of SUNSET STRIP, 50.00 feet;

THENCE South 83 degrees 11 minutes 38 seconds East 167.63 feet to the TRUE POINT OF BEGINNING:

EXCEPT any portion thereof lying within the property as set forth in Deed recorded in Docket 2427, page 573, records of Maricopa County, Arizona, described as follows:

PART of the Southwest quarter of the Northeast quarter of Section 16, Township 2 North, Range 3 East of the of the Gila and Salt River Base and Meridian, Maricopa County, Arizona, more particularly described as follows:

COMMENCING at the Southeast corner of said Southwest quarter of the Northeast quarter of Section 16, Township 2 North, Range 3 East of the of the Gila and Salt River Base and Meridian, Maricopa County, Arizona;

THENCE West along the South line of said Southwest quarter of the Northeast quarter, 267.85 feet;

## EXHIBIT "A" (Continued)

THENCE North 0 degrees 10 minutes 00 seconds East along the West line of ROBBINS ESTATES, a recorded subdivision, recorded in Book 62 of Maps, page 27, records of Maricopa County, Arizona, 338.00 feet to the TRUE POINT OF BEGINNING;

THENCE North 0 degrees 10 minutes 00 seconds East along said West line of ROBBINS ESTATES, 160.00 feet to a point;

THENCE West 167.63 feet to a point on the East line of SUNSET STRIP, a recorded subdivision, recorded in Book 58 of Maps, page 26, records of Maricopa County, Arizona;

THENCE South 0 degrees 10 minutes 00 seconds West along said East line of SUNSET STRIP, 140.00 feet;

THENCE South 83 degrees 11 minutes 38 seconds East 168.76 feet to the TRUE POINT OF BEGINNING.

http://recorder.mancopa.gov/cert.aspx?id=44/64/20080/04628/4 pages

### 20080704628 OFFICIAL RECORDS OF MARICOPA COUNTY RECORDER HELEN PURCELL



The foregoing instrument is an electronically prepared full, true and correct copy of the original record in this office.

Attest: 06/29/2011 12:13:33 PM

Recorder

To verify this purchase visit http://recorder.maricopa.gov/cert.aspx?id=44764

# EXHIBIT 3: Comparison of Commencement Stroke of the First 'M'-Significant Difference

**QUESTIONED SIGNATURE** 

# KNOWN SIGNATURES FOR COMPARISON

Z

5

THE COMMENCEMENT STROKE HAS GOOD LINE QUALITY AND RHYTHM, SHOWS SPEED IN EXECUTION OF WRITING, PEN WAS IN MOTION AS THE PEN TOUCHED THE PAPER ON THE COMMENCEMENT STROKE AND THE STROKE FLOWS INTO THE LETTER FORMATION.

THE COMMENCEMENT STROKE APPEARS TO BE AN ADDED STROKE AFTER THE LETTER FORM WAS WRITTEN.

THE COMMENCEMENT STROKE SHOWS POOR LINE QUALITY, SLOW SPEED OF WRITING, APPEARS DRAWN, HAS POOR RHYTHM.

THIS IS A DIFFERENT METHOD OF CONSTRUCTION OF THE LETTER FORM AND IS A SIGNIFICANT, FUNDAMENTAL DIFFERENCE SUGGESTING A DIFFERENT WRITER.

EXHIBIT 4: Comparison of the Commencement Stroke of the Second Letter 'M'

ı

EXHIBIT 5: Comparison of Spacing Between Strokes of Letters



COPA COUNTY RECORDED HELEN PURCELL 2008-0704628 08/13/08 10:44 AM 1 OF 1

WHEN RECORDED MAIL TO

After Recording Return to: MGC Mortgage Inc Document Control, Allison Martin 7195 Dallas Parkway Plano, Texas 75024 (866) 544-9820

MIN: 100265600005185934 MERS Phone: 1-888-679-6377 8C:6/9358

CORPORATION ASSIGNMENT of DEED OF TRUST FOR VALUE RECEIVED, '(MERS) Mortgage Electronic Registration Systems, Inc.

1595 Spring Hill Road, Suite 310, Vienna, VA 22182

the undersigned hereby grants, assigns and transfers to

LNV Corporation 7195 Dallas Parkway Plano, Texas 75024

all beneficial interest under that certain Deed of Trust dated 11/14/2006 executed by TULI M WOHL, An Unmerried Woman

Molina

and recorded in Book on Page as Instrument No. on of official Records in the County Recorder's Office of Maricopa County, Arizona. Recorded on 11-21-06.

.See Attached Exhibit 11'.

Mortgage Amount: \$475,000,00

Property Address:

1321 E LUKE AVE PHOENIX, AZ 85014

TOGETHER with the note or notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Deed of Trust.

'(MERS) Mortgage Electronic Registration Systems, Inc.

STATE OF

COUNTY OF

Minnesota) Hennepin)

On 3/10/2008 before me, the undersigned, a Notary Public in and for said State personally appeared Michael Mead, Assistant Vice President of (MERS) Mortgage Electronic Registration Systems, Inc., personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in his/her. authorized espacity, and that by his/her signature on the instrument the errity upon behalf of which the person acted, executed the instrument. WITNESS my hand and official scal.

This instrument was drafted by Diane Meistad Assistant Secretary, Residential Funding Company, LLC, One Meridian Crossings, Suite 100, Minneapolis, MN 55423, (952) 979-4000.

**EXHIBIT** 

12-12020-mg Doc 10504 Filed 04/02/18 Entered 04/04/18 15:36:16 Main Document Pg 91 of 137

OR BK 26670 FG 0679 LAST PAGE

MORTGAGE ELECTRONIC REGISTRATION

SYSTEMS, INC.

WITNESS: Pamela Spencer

Name: Michael Mead

Title: Limited Signing Officer

WITNESS: Natalie Kinkel

### ACKNOWLEDGMENT

STATE OF MINNESOTA

8

COUNTY OF HENNEPIN

Before me, the undersigned, a Notary Public, on this day personally appeared Michael Mead, who is personally well known to me (or sufficiently proven) to be the Limited Signing Officer of Mortgage Electronic Registration Systems, Inc. and the person who executed the foregoing instrument by virtue of the authority vested in him/her, and he/she acknowledged to me that he/she executed the same for the purposes and consideration therein expressed and in the capacities therein stated.

Given under my hand and seal this 31 day of 0ctobee, 2008.

DIANEM MEISTAD

MUTARY PITRIC, UNIVERSITA

DIANEM MEISTAD

Diane M. Meistad

Notary Public, State of Minnesota My commission expires: 1-31-2010

AFFIX NOTARY SEAL

BC: 613472

EXHIBIT

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DR BK 26666 PG 2013 LAST PAGE

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Trimba Sovey

Name: Michael Mead

Title: Limited Signing Officer

WITNESS: Natalie Kinkel

ACKNOWLEDGMENT

STATE OF MINNESOTA

COUNTY OF HENNEPIN

Before me, the undersigned, a Notary Public, on this day personally appeared Michael Mead, who is personally well known to me (or sufficiently proven) to be the Limited Signing Officer of Mortgage Electronic Registration Systems, Inc. and the person who executed the foregoing instrument by virtue of the authority vested in him/her, and he/she acknowledged to me that he/she executed the same for the purposes and consideration therein expressed and in the capacities therein stated.

Given under my hand and scal this 31 day of October , 2008

M. CORRECTION EXAMENT CHACKS

M. CORRECTION EXAMENT CHACKS

DESCRIPTION OF THE CORRECTION OF THE CORRE

AFFLX NOTARY SEAL

Diane M. Meistad

Notary Public, State of Minnesota My commission expires: 1-31-2010

D--1-00000/ID---0040 OFNHOOOOO

EXHIBIT

K2

12-12020-mg Doc 10504 Filed 04/02/18 Entered 04/04/18 15:36:16 Main Document Pg 93 of 137

OR EK 26663 PG 4706 LAST PAGE

IN WITNESS WHEREOF, Assignor has caused this Assignment to be executed and delivered by its Authorized Representative as of the \_\_\_\_\_31\_\_day of October 2008.

MORTGAGE ELECTRONIC REGISTRATION

SYSTEMS, INC.

WITNESS: Pamela Spencer

Name: Michael Mead

Title: Limited Signing Officer

WITNESS: Natalie Kinkel

ACKNOWLEDGMENT

STATE OF MINNESOTA

COUNTY OF HENNEPIN

Before me, the undersigned, a Notary Public, on this day personally appeared Michael Mead, who is personally well known to me (or sufficiently proven) to be the Limited Signing Officer of Mortgage Electronic Registration Systems, Inc. and the person who executed the foregoing instrument by virtue of the authority vested in him/her, and he/she acknowledged to me that he/she executed the same for the purposes and consideration therein expressed and in the capacities therein stated.

Given under my hand and seal this 31 day of October, 2008.

MACONVERSIONE SUSTEIN AL ODONVERSIONE SUSTEIN SUSTEIN

Notary Public, State of Minnesota My commission expires: 1-31-2010

A F F I X NOTARY SEAL

BC: 613582

EXHIBIT EXHIBIT

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### **CURRICULUM VITAE**

## TAMARA KAIDEN FORENSIC DOCUMENT EXAMINER

### **PROFILE**

- Court Qualified/Qualifications Accepted by Presiding Judge and Testified as an Expert in the Following Courts:
   Federal Criminal Court, Federal Bankruptcy Court, Civil Court, Probate Court, Divorce Court
- Tamara Kaiden provides document examination services in civil and criminal cases, and to corporate, medical, insurance, and private interests and specializes in handwriting identification and altered documents
- Continually conducts research, experiments and attends seminars, lectures or courses of study of various associations and online training for continuing education in the latest equipment, methods and techniques

### PROFICIENCY TESTING

- CTS-Collaborative Testing Services, Inc. 2011
  - -Controlled testing with known results. Successful completion (correct answers given) of annual Questioned Document Proficiency Examination, Collaborative Testing Services, Inc.
- CTS-Collaborative Testing Services, Inc. 2010
  - -Controlled testing with known results. Successful completion (correct answers given) of annual Questioned Document Proficiency Examination, Collaborative Testing Services, Inc.
- ST2AR-Skill Task Training Assessment & Research 2011
  - -Controlled testing with known results
  - Successful completion of Questioned Document Proficiency Examination

### SPECIALIZED TRAINING & CONTINUING EDUCATION AS A DOCUMENT EXAMINER

- American institute of Applied Science 2012
  - -Certificate of Completion
  - -FForensic Science Course in Questioned Documents/ Course Accredited by Commission of the Distance Education and Training Council, Washington, DC
  - -This course focused on the factors underlying handwriting identification including the study of typewriting systems and different types of computer printers
  - -27 credit hours
- American College of Forensic Examiners Institute
  - -Certified Forensic Consultant Certificate of Completion/ 15 Credit Hours/ Online Training/ Dr. Marc Rabinoff 2012
  - -Dr. Marc Rabinoff is a tenured Professor at Metropolitan State College of Denver; a Fellow of the American College of Forensic Examiners Institute; Diplomat of the American Board of Forensic Examiners (ABFE)
  - -The Certified Forensic Consultant course focused primarily on rules of evidence and courtroom procedure
  - -15 credit hours
- Specialized 2-Year Training Course in Document Examination with Forensic Document Examiner's, Inc. 2009-2012
  - -Certificate of Completion
  - -This distance course provided specific case studies, weekly class lectures (live), assigned reading from text books and course materials (predominantly Albert Osborn, Questioned Documents), graphic examples, practical exercises and tests
- Current Continued Mentoring/Training / Warren Spencer, CFE, DE St. Charles, Illinois 2012
- Specialized 2-Year Training Course in Document Examination provided by School of Forensic Document Examination 2007-2009
   Certificate of Completion
  - -This distance course curriculum provided specific case studies, weekly class lectures & discussions (live), assigned reading from text books, tests and mock trails
  - -914 hours of training

### \*TOPICS OF TRAINING-Partial List

- · Class Characteristics in Handwriting
- Letter Form & Construction-Deviations
- Handprinting & Numerals
- · Factors that Effect Handwriting (Illness)
- Factors Affecting Handwriting (Medication, Drug/Alcohol)
- Anonymous Writing
- · Disguised Writing vs Simulated Writing
- Alterations in Documents

- · Individual Characteristics in Handwriting
- Questioned Writing on Documents
- Obliterations
- Erasures (Physical/Chemical)
- Desktop Publishing and Fraud
- Duplicating Methods
- · Fundamental Differences in Handwriting
- Disguised Writing
- Master Patterns in Handwriting

- Complexity in Handwriting
- Disguised vs Simulated Handwriting
- · Fundamental Differences in Handwriting
- Line Quality and Pressure Patterns in Handwriting
- Weighing Evidence
- UV and IR Light
- · Seals, Stamps & Other Marks

256 Central #72854 Roselle, Illinois 60172

### **CURRICULUM VITAE**

### TAMARA KAIDEN FORENSIC DOCUMENT EXAMINER

Forensic Document Examiners Inc./ Katherine Koppenhaver Seminar and Workshop for Document Examiners/ Edgewood, Maryland September 17-18, 2010 16 hours of training

Topics Included:

-Carol Cheski-Linguistics and Document Examination

- -Carol Cheski-Using ALIAS Technology for Linguistic Evidence in Document Examination
- -Micrometry in Document Examination/ Workshop
- -Using Long and Short Wave UV Light in Document Examination/ Workshop

Forensic Document Examiners Inc./ Katherine Koppenhaver Seminar and Workshop for Document Examiners/ Edgewood, Maryland September 10-13, 2009 15 hours of training

Topics Included:

- -Exhibit Workshop
- -Photography Workshop
- -Ink Identification
- -Birth and Death Certificates Fraud

WADE Conference (World Association of Document Examiners) Seminar and Workshop/ Chicago, Illinois 1999 40 hours training

Topics included:

- -Basic Examination and Identification of Handwriting
- -Ethics and the Questioned Document Examiner
- -Tremor in Handwriting
- -Deciphering Obliterations

- -Workshop/ Case Studies
- Standards, Procedures & Testifying
- -The Digital Document Examiner
- -Mock Trials

### LECTURES PRESENTED

September 2010

- A PDF As A Questioned Document/ A Case Study- Seminar and Workshop for Document Examiners/ Edgewood, Maryland
- · How to Create Comprehensive Court Room Exhibits- Seminar and Workshop for Document Examiners/ Edgewood, Maryland

### PROFESSIONAL AFFILIATIONS

- NADE (National Association of Document Examiners) Associate Member
- ASTM (American Society for Testing and Materials Voting Member E30 Committee)
- ACFE (Association of Certified Fraud Examiners)
- ACFEI (American College of Forensic Examiners Institute)

### LIBRARY

Numerous text/reference books, Journals and newsletters on the subject of forensic document examination and other handwriting identification reference materials including books by Ordway Hilton, Albert Osborn, Wilson Harrison, James Conway, Katherine Koppenhaver, Huber & Headrick.

- Omano OM2300/V4 7x-45x Zoom Stereo Inspection Microscope with Boom Stand
- Zarbeco MiXScope-MP w/IR & UV illumination
- Celestron Digital Microscope
- Panasonic Lumix Digital Camera with Leica Lens/Macro
- · Portable infrared and Ultraviolet Light Sources
- Light Box
- Macintosh/20-inch: 2.16GHz Intel Core 2 Duo
- MacBook Pro1.83 GHz Intel Core Duo
- · Software: Photoshop, QuarkXpress, Adobe Reader, PowerPoint, MiXscope Software
- Numerous measuring devices and grids
- · Variety of magnification equipment

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# **EXHIBIT 13**



Robin D. Williams, MFS, MS, D-BFDE Board Certified rwilliams@docexamination.com

Bonnie L. Schwid, B.S., D-BFDE Board Certified blschwid@docexamination.com

December 4, 2014

Attorney Paul Bach Bach Law Offices PO Box 1285 Northbrook, Illinois 60065

### PRELIMINARY REPORT

RE: Questioned Signature on Allonge to Promissory Note

Dear Attorney Bach:

Pursuant to your request, I examined the following documents:

Document containing the disputed signature of Jason J. Vecchio:

Q-1 Chris Swift and Marcia Swift, Allonge, Batavia, Illinois, dated 01/26/07 (machine copy).

Documents submitted as bearing the genuine signature(s) of Jason J. Vecchio (all are machine copies):

A-1. Tuli M. Wohl, Allonge, Phoenix, Arizona, dated 11/14/06.

A-2 Rhonda L. Hardwick, Allonge, Loogootee, Indiana, dated 09/30/03.

A-3 Catherine Gebhardt, Allonge, Sevierville, Tennessee, dated 11/07/02.

The purpose of the examination was to determine whether the signature in question on Item Q-1 was written in ink or if the questioned signature on Q-1 and the signatures submitted as genuine on Items A-1, A-2, A-3 were stamped signatures or photocopied signatures.

### Procedure

The examination consisted of a visual and microscopic study of the writing style, the discriminating writing characteristics, natural variations, spatial arrangement, letter formations, letter connections and other significant handwriting features.

Side-by-side comparisons were made between the questioned signature and the signatures that were used for comparison as well as overlaying the signatures on top of one another on a light box.

RE: Attorney Paul Bach Page 2 December 4, 2014

### **Opinion**

The characteristics within the questioned signature on the Item Q-1, an Allonge to a Promissory Note for Chris Swift and Marcia Swift and the evidence within the comparison documents, A-1, A-2 and A-3, Allonges for Tuli M. Wohl, Rhonda L. Hardwick and Catherine Gebhardt depicts that the signatures are duplicates of one another. In order to come to a definitive opinion regarding whether one signature was written in ink or if all 4 signatures were created using a stamp or by means of photocopying, we require that the original questioned document, Q-1, be made available for examination in order to determine whether the signature in question on Q-1 was written in ink, created by a stamp or if the signature is a photocopy.

### Discussion

This examination was conducted from machine copies of the documents in question and the documents that were used for comparison. I assume that they are accurate reproductions of the original documents.

Please allow four weeks in the event that testimony will be required.

A Williams

Respectfully submitted, Omni Document Examinations

Robin D. Williams, MFS, MS, D-BFDE

Diplomate-Board of Forensic Document Examiners

### ALLONGE TO PROMISSORY NOTE

FOR PURPOSES OF FURTHER ENDORSEMENT OF THE FOLLOWING DESCRIBED NOTE, THIS . ALLONGE IS AFFIXED AND BECOMES A PERMANENT PART OF SAID NOTE

POOL:

n

LOAN ID:

11380185

NOTE DATE:

1/26/2007

LOAN AMOUNT:

\$449,500.00

BORROWER NAME: MARCIA SWIFT & CHRIS SWIFT

PROPERTY ADDRESS: 601 SENNETT ST, BATAVIA, IL 60510

PAY TO THE ORDER OF LNY Corporation

WITHOUT RECOURSE "

Residential Funding Company, LLC

Бу:

Name: Jason J. Vecchio

Title: Post Funding Manager

### ALLONGE TO PROMISSORY NOTE

FOR PURPOSES OF FURTHER ENDORSEMENT OF THE FOLLOWING DESCRIBED NOTE, THIS ALLONGE IS AFFIXED AND BECOMES A PERMANENT PART OF SAID NOTE

POOL:

LOAN ID: 10898238

NOTE DATE:

11/14/2006.

LOAN AMOUNT:

\$475,000.00

BORROWER NAME: TULI M WOHL

PROPERTY ADDRESS: 1321 E LUKE AVE, PHOENIX, AZ 85014

PAY TO THE ORDER OF

LNY Corporation

WITHOUT RECOURSE

Residential Funding Company, LLC

Name: Jason J. Vecchio

Title: Post Funding Manager

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08/24/2014 03:31

8127093149

GREENWICH ANTIQUES

PAGE 01/01

ALLONGE TO PROMISSORY NOTE

FOR PURPOSES OF FURTHER ENDORSEMENT OF THE FOLLOWING DESCRIBED NOTE, THIS ALLONGE IS AFFIXED AND BECOMES A PERMANENT PART OF SAID NOTE

POOL:

n

LOAN ID:

8754006

NOTE DATE:

9/30/2003

LOAN AMOUNT:

\$87,550,00

BORROWER NAME: RHONDA LHARDWICK

PROPERTY ADDRESS: 201 CHURCH ST, LOOGOOTEE, IN 47553

PAY TO THE ORDER OF

LINU Corporation

WITHOUT RECOURSE

Residential Funding Company, LLC

By:

Name: Jason J. Vecchio

Title: Post Funding Manager

### ALLONGE TO PROMISSORY NOTE

FOR PURPOSES OF FURTHER ENDORSEMENT OF THE FOLLOWING DESCRIBED NOTE, THIS ALLONGE IS AFFIXED AND BECOMES A PERMANENT PART OF SAID NOTE

POOL:

Q

LOAN (D: 8263393

NOTE DATE:

11/7/2002: LOAN AMOUNT:

\$243,100.00

BORROWER NAME: CATHERINE GEBHARDT

PROPERTY ADDRESS: 3753 THOMAS CROSS ROAD, SEVERVILLE, TN 37876

PAY TO THE ORDER OF

LNV Corporation
WITHOUT REGOURSE

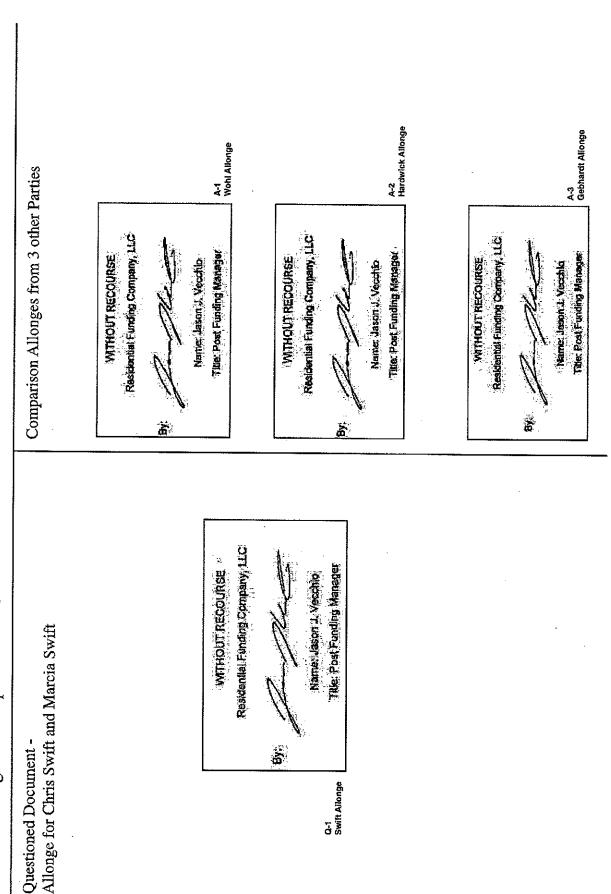
Residential Funding Company, LLC

By:

Name: Jason J. Vecchio Title: Post Funding Manager

1: Q-1 Allonge Signature of Jason J. Vecchio Compared to the Signature(s) of Jason J. Vecchio on the Allonges of 3 Separate Parties

Questioned Document -



à

Q-1 Swift Allonge

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And the second control of the second second

# 2: Q-1 Allonge Signature of Jason J. Vecchio Compared to the Signature(s) of Jason J. Vecchio on the Allonges of 3 Separate Parties - COLORIZED

Q-1 Swift Allonge = GREEN

A-2 Hardwick Allonge = BLUE A-1 Wohl Allonge = ORANGE

A-3 Gebhardt Allonge = RED

Tille: Post Funding Manager Name: Jason J. Vecchio

Q-1 Swift Allonge = GREEN

Ame. Bonn Punning South Character - Hangwall Jr. (States alex

A-1 Wohl Allonge = ORANGE

Title Post Funding Warragor Name Jason J. Vecalib

A-2 Hardwick Allonge = BLUE

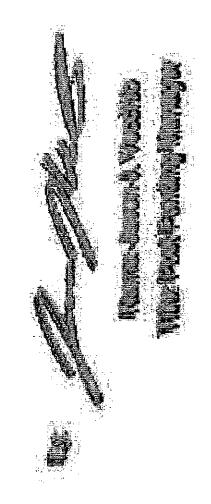
Herman Januari, Mentanio

A-3 Gebhardt Allonge = RED

TWO THE PRINCIPAL PRINCIPA

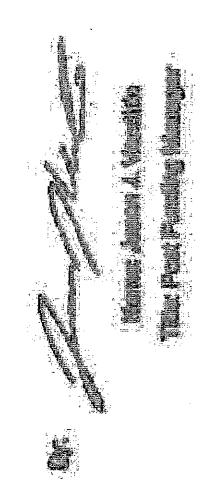
Q-1 Swift Allonge = GREEN

A-1 Wohl Allonge = ORANGE A-2 Hardwick Allonge = BLUE A-3 Gebhardt Allonge = RED



Q-1 Swift Allonge = GREEN

A-1 Wohl Allonge = ORANGE A-2 Hardwick Allonge = BLUE A-3 Gebhardt Allonge = RED



### **CURRICULUM VITAE**

### Robin D. Williams B.S.A.J., M.F.S., M.S., D-BFDE Board Certified Forensic Document Examiner Omni Document Examinations

1253 Scheuring Road, Suite A, De Pere, WI 54115. (920) 339-9500 1001 W. Glen Oaks Lane, Suite 219, Mequon, WI 53092. (262) 241-9100 205 W. Wacker Drive, Suite 922, Chicago, IL 60606. (312) 346-9300

### **EDUCATION**

### Formal Education

- Police Science (two years), Fox Valley Technical College, Appleton, WI. 1972-74.
- Bachelor of Science degree in Administration of Justice. The American University, Washington, D.C.1980.
- Master of Forensic Science degree, George Washington University, Washington, D.C., 1981.
- Graduate Studies in Education, University of Wisconsin-Stout, Menomonie, WI, 1985-87.
- Master of Science Degree, University of Wisconsin-Whitewater, 1996.
- Ph.D. Candidate in Safety Engineering, Kennedy-Western University, Boise, Idaho.

### Certification and Testing

Certified by testing, by the Board of Forensic Document Examiners, (BFDE), 2008. The BFDE is accredited by the Forensic Specialties Accreditation Board (FSAB).

Recertified by the Board of Forensic Document Examiners 2013.

### Training and Continuing Education

- Special Studies in Forensic Photography, Armed Forces Institute of Pathology, Walter Reed Army Medical Center, Washington, D.C. (Msgt Brady and Dr. Thompson).
- College of Microscopy, Fundamentals of Microscopy Workshop for Forensic Document Examiners, McCrone College of Microscopy, Westmont, Il., October 24, 2006.

- Attended Association of Forensic Document Examiners 2006 continuing education symposium, October 25-28, 2006, McCrone College & Laboratory, Chicago (Westmont), Illinois.
- Rochester Institute of Technology in conjunction with the United States Secret Service Laboratory, Rochester, NY, Symposium and conference for Forensic Document Examiners, June 12-15, 2007. Topics included traditional, digital and contemporary printing processes as well as forensic identification of printing processes.
- Leadership Seminar Marian College (attended a Seminar by the Pointman Leadership Institute entitled "Principle Based Leadership, The Importance of Ethics", June 6,7, 8, 2001 held at Marian College, Fond du Lac, Wisconsin).
- Attended Association of Forensic Document Examiners 2007 continuing education symposium, September 26-29, 2007, Tucson, Arizona.
- Attended Association of Forensic Document Examiners 2008 continuing education symposium, October 17-20, 2008, Albuquerque, New Mexico.
- Attended Association of Forensic Document Examiners 2009 continuing education symposium, November 5-8, 2009, Milwaukee, Wisconsin.
- Attended Association of Forensic Document Examiners 2010 continuing education symposium, October 14-17, 2010, Phoenix, Arizona.
- Attended Association of Forensic Document Examiners 2011 continuing education symposium, November 3-8, 2011, Louisville, Kentucky.
- Attended Association of Forensic Document Examiners 2012 continuing education symposium, October 18-21, 2012, Phoenix, Arizona.
- Attended Association of Forensic Document Examiners 2013 continuing education symposium, October 10-13, 2013, Chicago (Westmont), Illinois.
- Attended "Printing Process Identification for Forensic Document Examiners" October 14, 2013, Hooke College of Applied Sciences, McCrone Institute, Westmont, Illinois.
- Attended AAFS Annual Meetings 1989, La Vegas, NV; 1990, Cincinnati, OH; 2008, Washington, D.C., and attended Workshop # 21, "The Impact of Confirmational Bias and Context Effect on Report Writing in the Forensic Science Laboratory"; Workshop # 5, "The Applications of Color Analysis and Light Theory in the Forensic Examination of Documents"; 2009 Denver, Colorado, and attended Workshop #7 "Security Documents Before and After the Crime: REAL ID, Physical and Electronic Security Features, Developments in Commercial Printing Technology, and an Introduction to Counterfeit Link Analysis"; Workshop # 18 "Standards in the Forensic Sciences: Their History, Development, and Impact on Laboratory Practice; 2010 Seattle, Washington, and attended Workshop #7, "Signature Examination: Translating Basic Science to Practice"; 2011 Chicago, Illinois, and attended Workshop #6 "Fracture Match of Papers, Tapes, and Miscellaneous Materials for Document Examiners"; Workshop #13 Indentation

Sequencing Workshop"; 2012 Atlanta, Georgia, and attended Workshop #20 "Flawed Forensics: Recognizing and Challenging Misleading Forensic Evidence and Disingenuous Expert Testimony". 2013 Washington, D.C., and attended Workshop #4, "Signature Examination of Healthy and Impaired Writers", 2014 Seattle, Washington, and attended Workshop #10 Bias in Forensics — "Examining the Sources and Impacts of Bias on Perceptual and Cognitive Judgments Made by Forensic Experts, Strategies for Excluding or Impeaching Expert Testimony Tainted by Bias, and Proposed Solutions for Minimizing or Inhibiting Biasing Influences"; Workshop #22, "Questioned Document Examination and Enhancement of Evidence Using Various Light and Filter Techniques".

- Attended ASTM E30-02 annual subcommittee meetings on Forensic Document Examination: 2008, 2009, 2010, 2011, 2012
- Attended ASTM E30 main committee meetings on Forensic Science: 2013, 2014
- Ongoing conferences and review of numerous books, journals, and publications in the above areas.

#### **Publications**

- Contributing writer/editor Book Review/Commentary, "Scientific Examination of Questioned Documents", Second Edition, by Kelly, J.S., Lindblom, B.S. (Editors) 2006, CRC Press, Boca Raton, Fl., Published in the Journal of Forensic Document Examination Volume 21, 2011.
- Article published in the "TLMI Illuminator" publication (Tag and label Manufacturers Institute).

#### Presentations

- Presentation of a case of Memorabilia Fraud involving Green Bay Packers Quarterback Brett Favre, at the Annual Symposium of the Association of Forensic Document Examiners, Tucson, Arizona, 2007.
- Presentation of a Workshop on Procedures for Obtaining Exemplars, at the Annual Symposium of the Association of Forensic Document Examiners, Milwaukee, Wisconsin, 2009
- Presented a Workshop Part I, on request writings related to an admitted forger involving a case between the Defendant and The University of Wisconsin, Madison, WI, at the Annual Symposium of the Association of Forensic Document Examiners, Louisville, Kentucky, 2011.

Presented a Workshop Part II, on request writings related to an admitted forger involving a case between the Defendant and The University of Wisconsin, Madison WI, at the Annual Symposium of the Association of Forensic Document Examiners, Phoenix, Arizona, 2012

#### Professional Experience

- Over thirty years of professional experience as a forensic document examiner.
- Teaching and Research History, Undergraduate Level at Northeast Wisconsin Technical College, Blackhawk Technical College, Marian College and Concordia University.
- Qualified to teach the following courses:

Criminalistics

Law of Arrest, Search and Seizure

Constitutional Law

Criminal Law

Courts and Jurisdiction

Administrative Law

History and Philosophy of Law

Criminal Procedure

Enforcement

Police and Technical Photography

Interviews, Interrogations and

Confessions

Rules of Evidence

Criminal Investigation

Police Administration

 Certified Law Enforcement Instructor by Wisconsin State Department of Justice/Training and Standards Bureau, 1984-2007.

Constitutional Law

Interviewing & Interrogations

Community Resources

Investigations

Criminal Code

Juvenile Code

Criminal Justice System

Physical Evidence

Criminal Procedure

Professional Orientation

**Ethics** 

Testifying in Court

**Evidence Collection** 

Administrative Law and Procedure

- Full Time Faculty Member Northeast Wisconsin Technical College, Police Science Program.
- Adjunct Faculty Member Blackhawk Technical College, Law Enforcement Officer's inservice program.

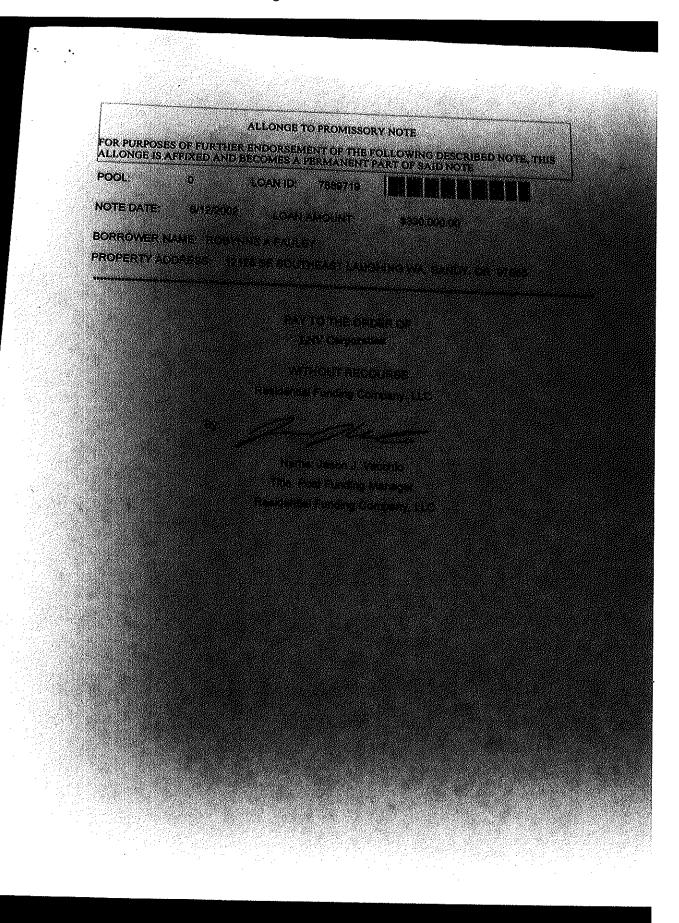
- Part Time Faculty Member, Marian University, Administration of Justice Program, Fond Du Lac, Wisconsin.
- Adjunct Professor, Concordia University, Criminal Justice Program, Appleton and Green Bay, WI.
- Lecturer in Legal Investigations and Demonstrative Evidence, Carthage College.
- Developed Chemical Reagents for Ink Testing of Photocopies.
- Court-Qualified as an expert in the fields of document examination and criminalistics.

#### Community Service

- Police and Fire Commissioner for the Village of North Fond Du Lac, Wisconsin, 1997 to present.
- Offices held as a Police and Fire Commissioner: Secretary 1998-1999, Vice President 1999 to 2013 presently President 2013. Also served as a panel member - Employment Relations for Employment Evaluation of Police Officers and Fire Fighters.
- Engaged in leadership roles in community and church activities.
- Past President, Vice President and Board of Directors Member of Bay Area Youth Development Services Inc. (Non-Profit), 1990 - 1995.
- Appointed to Marian University School of Criminal Justice Dean's Advisory Board 2008-present.

#### Memberships

- Association of Forensic Document Examiners (AFDE)
- American Society of Testing and Materials (ASTM) Committee E30
- The Board of Forensic Document Examiners (BFDE), Currently Treasurer of the Board



Below is a close-up photo taken of the Jason Vecchio signed allonge Plaintiff examined at the Portland office of RCO Legal on December 2, 2014.

PAY TO THE ORDER OF LINY Corporation

WITHOUT RECOURSE

Residential Funding Company, LLC

By:

Name: Jason J. Vecchio

Title: Post Funding Manager

Residential Funding Company, LLC

12-12020-mg Doc 10504 Pg 114 of 137

> Case 3:14-cv-Document 5-1 Filed 11/21 36-MO Page 7 of 7

> > ALLONGE TO PROMISSORY NOTE

FOR PURPOSES OF FURTHER ENDORSEMENT OF THE FOLLOWING DESCRIBED NOTE, THIS ALLONGE IS AFFIXED AND BECOMES A PERMANENT PART OF SAID NOTE

POOL:

LOAN ID:

10335983

NOTE DATE:

2/10/2004

LOAN AMOUNT:

\$176,000.00

BORROWER NAME: DENISE SUBRAMANIAM

PROPERTY ADDRESS: 13865 SW WALKER ROAD, BEAVERTON, OR 97005

PAY TO THE ORDER OF

LNV Corporation

WITHOUT RECOURSE

Residential Funding Company, LLC

Name: Jason J. Vecchio

Title: Post Funding Manager

Residential Funding Company, LLC

# **EXHIBIT 14**

12-12020-mg Doc 10504 Filed 04/02/18 Entered 04/04/18 15:36:16 Main Document Pg 116 of 137 OFFICIAL RECORDS OF

MARICOPA COUNTY RECORDER
HELEN PURCELL
20100790973 09/13/2010 04:39
ELECTRONIC RECORDING

Recording requested by:

4102899DX-2-2-1-ramirezp

When recorded mail to:

Quality Loan Service Corp. 2141 5th Avenue San Diego, CA 92101

TS #: AZ-09-274840-BL Order #: 4102899

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## **Cancellation of Trustee's Sale**

The undersigned hereby cancels the Notice of Trustee's Sale recorded on 5/26/2009, Docket, Page, instrument number 20090470901, in the office of the County Recorder of MARICOPA, State of Arizona on real property legally described as:

LOT 5, MONTEBELLO HOMES, ACCORDING TO BOOK 72 OF MAPS, PAGE 32, RECORDS OF MARICOPA COUNTY, ARIZONA; AND PART OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 16, TOWNSHIP 2 NORTH, RANGE 3 EAST OF THE OF THE GILA AND SALT RIVER BASE AND MERIDIAN, MARICOPA COUNTY, ARIZONA, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHEAST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 16, TOWNSHIP 2 NORTH, RANGE 3 EAST OF THE OF THE GILA AND SALT RIVER BASE AND MERIDIAN, MARICOPA COUNTY, ARIZONA; THENCE WEST ALONG THE SOUTH LINE OF SAID SOUTHWEST QUARTER OF THE NORTHEAST QUARTER, 267.85 FEET; THENCE NORTH 0 DEGREES 10 MINUTES 00 SECONDS EAST ALONG THE WEST LINE OF ROBBINS ESTATES, A RECORDED SUBDIVISION, RECORDED IN BOOK 62 OF MAPS, PAGE 27, RECORDS OF MARICOPA COUNTY, ARIZONA, 498.00 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 0 DEGREES 10 MINUTES 00 SECONDS EAST ALONG SAID WEST LINE OF ROBBINS ESTATES, 50.00 FEET TO A POINT, SAID POINT BEING THE SOUTHEAST CORNER OF MONTEBELLO HOMES, A RECORDED SUBDIVISION, RECORDED IN BOOK 72 OF MAPS, PAGE 32, RECORDS OF MARICOPA COUNTY, ARIZONA; THENCE WEST ALONG THE SOUTH LINE OF SAID MONTEBELLO HOMES, 167.63 FEET TO A POINT ON THE EAST LINE OF SUNSET STRIP, A RECORDED SUBDIVISION, RECORDED IN BOOK 58 OF MAPS, PAGE 26, RECORDS OF MARICOPA COUNTY, ARIZONA; THENCE SOUTH 0 DEGREES 10 MINUTES 00 SECONDS WEST ALONG SAID EAST LINE OF SUNSET STRIP, 50.00 FEET; THENCE SOUTH 83 DEGREES 11 MINUTES 38 SECONDS EAST 167.63 FEET TO THE TRUE POINT OF BEGINNING; EXCEPT ANY PORTION THEREOF LYING WITHIN THE PROPERTY AS SET FORTH IN DEED RECORDED IN DOCKET 2427, PAGE 573, RECORDS OF MARICOPA COUNTY, ARIZONA, DESCRIBED AS FOLLOWS: PART OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 16, TOWNSHIP 2 NORTH, RANGE 3 EAST OF THE OF THE GILA AND SALT RIVER BASE AND MERIDIAN. MARICOPA COUNTY, ARIZONA, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHEAST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 16, TOWNSHIP 2 NORTH, RANGE 3 EAST OF THE OF THE GILA AND SALT RIVER BASE AND MERIDIAN, MARICOPA COUNTY, ARIZONA;

THENCE WEST ALONG THE SOUTH LINE OF SAID SOUTHWEST QUARTER OF THE NORTHEAST QUARTER, 267.85 FEET; THENCE NORTH 0 DEGREES 10 MINUTES 00 SECONDS EAST ALONG THE WEST LINE OF ROBBINS ESTATES, A RECORDED SUBDIVISION, RECORDED IN BOOK 62 OF MAPS, PAGE 27, RECORDS OF MARICOPA COUNTY, ARIZONA, 338.00 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 0 DEGREES 10 MINUTES 00 SECONDS EAST ALONG SAID WEST LINE OF ROBBINS ESTATES, 160.00 FEET TO A POINT; THENCE WEST 167.63 FEET TO A POINT ON THE EAST LINE OF SUNSET STRIP, A RECORDED SUBDIVISION, RECORDED IN BOOK 58 OF MAPS, PAGE 26, RECORDS OF MARICOPA COUNTY, ARIZONA; THENCE SOUTH 0 DEGREES 10 MINUTES 00 SECONDS WEST ALONG SAID EAST LINE OF SUNSET STRIP, 140.00 FEET; THENCE SOUTH 83 DEGREES 11 MINUTES 38 SECONDS EAST 168.76 FEET TO THE TRUE POINT OF BEGINNING.

Which Notice of Trustee's Sale refers to a Deed of Trust executed by TULI MOLINA WOHL, AN UNMARRIED WOMAN as Trustor (s), in which MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS), AS NOMINEE FOR SEBRING CAPITAL PARTNERS, LIMITED PARTNERSHIP is named Beneficiary (ies) and LAWYERS TITLE as Trustee, and recorded 11/21/2006 in Docket xxx, Page xxx, Instrument number 2006-1525605, records of MARICOPA, Arizona. The following Deed of Trust was dated 11/14/2006.

TS #: AZ-09-274840-BL

Dated: 9/13/10

QUALITY LOAN SERVICE CORPORATION

By: Robyn Tassell, Assistant Vice President

State of: <u>California</u>)
County of: <u>San Diego</u>)

on 91310 before me **Brenda Susana Perez** a notary public, personally appeared **Robyn Tassell**, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature

Brenda Susana Perez

(Seal)

BRENDA SUSANA PEREZ.
Commission # 1693771
Notary Public - California
San Diega County
My Comm. Expires Sep 15, 2010

Doc 10504 Pg 118 of 137 OFFICIAL RECORDS OF

MARICOPA COUNTY RECORDER

20100790974 09/13/2010

HELEN PURCELL

04:39

ELECTRONIC RECORDING

Recording requested by:

4102899DX-3-2-2--

ramirezp

When recorded mail to:

Quality Loan Service Corp. 2141 5th Avenue San Diego, CA 92101

TS #: AZ-09-274840-BL Order #: 4102899

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### **Notice of Trustee's Sale**

The following legally described trust property will be sold, pursuant to the power of Sale under that certain Deed of Trust dated 11/14/2006 and recorded 11/21/2006 as instrument 2006-1525605, Book xxx, Page xxx, in the office of the County Recorder of MARICOPA County, Arizona.; and at public auction to the highest bidder:

Sale Date and Time:

12/13/2010 at

Sale Location:

At the main entrance of the Superior Court Building, 201 West Jefferson,

Phoenix, AZ

Legal Description:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

**Purported Street Address:** 

1321 E LUKE AVE., PHOENIX, AZ 85014

Tax Parcel Number:

162-03-054

Original Principal Balance:

\$475,000.00

Name and Address of Current Beneficiary:

**LNV** Corporation

C/O Dovenmuehle Mortgage, Inc. 1 Corporate Drive, Suite 360 Lake Zurich, IL 60047-8924

Name and Address of Original Trustor:

TULI MOLINA WOHL, AN UNMARRIED WOMAN

1321 E LUKE AVE., PHOENIX, AZ 85014

Name and Address of Trustee/Agent:

**QUALITY LOAN SERVICE CORPORATION** 

C/O Quality Loan Service Corp.

2141 5th Avenue San Diego, CA 92101 Phone: 619-645-7711 Sales Line: 714-573-1965 Login to: www.priorityposting.com AZ-09-274840-BL

The successor trustee qualifies to act as a trustee under A.R.S. §33-803A (1) in its capacity as a licensed Arizona escrow agent.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee's Attorney.

Dated: 9/13/10

QUALITY LOAN SERVICE CORPORATION

By Robyn Tassell, Assistant Vice President

State of: California

County of: San Diego

On <u>9113 10</u> before me, **Brenda Susana Perez**, a notary public, personally appeared **Robyn Tassell**, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature

Rrenda Susana Perez

BRENDA SUSANA PEREZ
Commission # 1693771
Notary Public - California
San Diego County
My Comm. Expires Sep 15, 2010

If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only.

THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.

#### **EXHIBIT "A"**

LOT 5, MONTEBELLO HOMES, ACCORDING TO BOOK 72 OF MAPS, PAGE 32, RECORDS OF MARICOPA COUNTY, ARIZONA; AND PART OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 16, TOWNSHIP 2 NORTH, RANGE 3 EAST OF THE OF THE GILA AND SALT RIVER BASE AND MERIDIAN, MARICOPA COUNTY, ARIZONA, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHEAST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 16, TOWNSHIP 2 NORTH, RANGE 3 EAST OF THE OF THE GILA AND SALT RIVER BASE AND MERIDIAN, MARICOPA COUNTY, ARIZONA; THENCE WEST ALONG THE SOUTH LINE OF SAID SOUTHWEST QUARTER OF THE NORTHEAST QUARTER, 267.85 FEET; THENCE NORTH 0 DEGREES 10 MINUTES 00 SECONDS EAST ALONG THE WEST LINE OF ROBBINS ESTATES, A RECORDED SUBDIVISION, RECORDED IN BOOK 62 OF MAPS, PAGE 27, RECORDS OF MARICOPA COUNTY, ARIZONA, 498.00 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 0 DEGREES 10 MINUTES 00 SECONDS EAST ALONG SAID WEST LINE OF ROBBINS ESTATES, 50.00 FEET TO A POINT, SAID POINT BEING THE SOUTHEAST CORNER OF MONTEBELLO HOMES, A RECORDED SUBDIVISION, RECORDED IN BOOK 72 OF MAPS, PAGE 32, RECORDS OF MARICOPA COUNTY, ARIZONA; THENCE WEST ALONG THE SOUTH LINE OF SAID MONTEBELLO HOMES, 167.63 FEET TO A POINT ON THE EAST LINE OF SUNSET STRIP, A RECORDED SUBDIVISION, RECORDED IN BOOK 58 OF MAPS, PAGE 26, RECORDS OF MARICOPA COUNTY, ARIZONA; THENCE SOUTH 0 DEGREES 10 MINUTES 00 SECONDS WEST ALONG SAID EAST LINE OF SUNSET STRIP, 50.00 FEET; THENCE SOUTH 83 DEGREES 11 MINUTES 38 SECONDS EAST 167.63 FEET TO THE TRUE POINT OF BEGINNING; EXCEPT ANY PORTION THEREOF LYING WITHIN THE PROPERTY AS SET FORTH IN DEED RECORDED IN DOCKET 2427, PAGE 573, RECORDS OF MARICOPA COUNTY, ARIZONA, DESCRIBED AS FOLLOWS: PART OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 16, TOWNSHIP 2 NORTH, RANGE 3 EAST OF THE OF THE GILA AND SALT RIVER BASE AND MERIDIAN, MARICOPA COUNTY, ARIZONA, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHEAST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 16, TOWNSHIP 2 NORTH, RANGE 3 EAST OF THE OF THE GILA AND SALT RIVER BASE AND MERIDIAN, MARICOPA COUNTY, ARIZONA; THENCE WEST ALONG THE SOUTH LINE OF SAID SOUTHWEST QUARTER OF THE NORTHEAST QUARTER, 267.85 FEET; THENCE NORTH 0 DEGREES 10 MINUTES 00 SECONDS EAST ALONG THE WEST LINE OF ROBBINS ESTATES, A RECORDED SUBDIVISION, RECORDED IN BOOK 62 OF MAPS, PAGE 27, RECORDS OF MARICOPA COUNTY, ARIZONA, 338.00 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH O DEGREES 10 MINUTES 00 SECONDS EAST ALONG SAID WEST LINE OF ROBBINS ESTATES, 160.00 FEET TO A POINT; THENCE WEST 167.63 FEET TO A POINT ON THE EAST LINE OF SUNSET STRIP, A RECORDED SUBDIVISION, RECORDED IN BOOK 58 OF MAPS, PAGE 26, RECORDS OF MARICOPA COUNTY, ARIZONA; THENCE SOUTH 0 DEGREES 10 MINUTES 00 SECONDS WEST ALONG SAID EAST LINE OF SUNSET STRIP, 140.00 FEET; THENCE SOUTH 83 DEGREES 11 MINUTES 38 SECONDS EAST 168.76 FEET TO THE TRUE POINT OF BEGINNING

Doc 10504 Filed 04/02/18 Entered 04/04/18 15:36:16 Main Document Pg 121 of 137 OFFICIAL RECORDS OF

MARICOPA COUNTY RECORDER

HELEN PURCELL

RECORDING REQUESTED BY FIRST AMERICAN TITLE INSURANCE COMPANY Recording requested by:

20100811435 09/20/2010 02:36 ELECTRONIC RECORDING

When recorded mail to:

DX4102889-3-2-1-mcdevittr

Quality Loan Service Corp. 2141 5th Avenue San Diego, CA 92101

TS #: AZ-09-274840-BL Order #: 4102899

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## **Cancellation of Trustee's Sale**

The undersigned hereby cancels the Notice of Trustee's Sale recorded on 9/13/2010, Docket, Page, instrument number 20100790974, in the office of the County Recorder of MARICOPA, State of Arizona on real property legally described as:

LOT 5, MONTEBELLO HOMES, ACCORDING TO BOOK 72 OF MAPS, PAGE 32, RECORDS OF MARICOPA COUNTY, ARIZONA; AND PART OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 16, TOWNSHIP 2 NORTH, RANGE 3 EAST OF THE OF THE GILA AND SALT RIVER BASE AND MERIDIAN, MARICOPA COUNTY, ARIZONA, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHEAST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 16, TOWNSHIP 2 NORTH, RANGE 3 EAST OF THE OF THE GILA AND SALT RIVER BASE AND MERIDIAN, MARICOPA COUNTY, ARIZONA; THENCE WEST ALONG THE SOUTH LINE OF SAID SOUTHWEST QUARTER OF THE NORTHEAST QUARTER, 267.85 FEET; THENCE NORTH 0 DEGREES 10 MINUTES 00 SECONDS EAST ALONG THE WEST LINE OF ROBBINS ESTATES, A RECORDED SUBDIVISION, RECORDED IN BOOK 62 OF MAPS, PAGE 27. RECORDS OF MARICOPA COUNTY, ARIZONA, 498.00 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 0 DEGREES 10 MINUTES 00 SECONDS EAST ALONG SAID WEST LINE OF ROBBINS ESTATES, 50.00 FEET TO A POINT, SAID POINT BEING THE SOUTHEAST CORNER OF MONTEBELLO HOMES, A RECORDED SUBDIVISION, RECORDED IN BOOK 72 OF MAPS, PAGE 32, RECORDS OF MARICOPA COUNTY, ARIZONA; THENCE WEST ALONG THE SOUTH LINE OF SAID MONTEBELLO HOMES, 167.63 FEET TO A POINT ON THE EAST LINE OF SUNSET STRIP, A RECORDED SUBDIVISION, RECORDED IN BOOK 58 OF MAPS, PAGE 26, RECORDS OF MARICOPA COUNTY, ARIZONA; THENCE SOUTH 0 DEGREES 10 MINUTES 00 SECONDS WEST ALONG SAID EAST LINE OF SUNSET STRIP, 50.00 FEET; THENCE SOUTH 83 DEGREES 11 MINUTES 38 SECONDS EAST 167.63 FEET TO THE TRUE POINT OF BEGINNING; EXCEPT ANY PORTION THEREOF LYING WITHIN THE PROPERTY AS SET FORTH IN DEED RECORDED IN DOCKET 2427, PAGE 573, RECORDS OF MARICOPA COUNTY, ARIZONA, DESCRIBED AS FOLLOWS: PART OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 16, TOWNSHIP 2 NORTH, RANGE 3 EAST OF THE OF THE GILA AND SALT RIVER BASE AND MERIDIAN, MARICOPA COUNTY, ARIZONA, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHEAST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 16, TOWNSHIP 2 NORTH, RANGE 3 EAST OF THE OF THE GILA AND SALT RIVER BASE AND MERIDIAN, MARICOPA COUNTY, ARIZONA;

THENCE WEST ALONG THE SOUTH LINE OF SAID SOUTHWEST QUARTER OF THE NORTHEAST QUARTER, 267.85 FEET; THENCE NORTH 0 DEGREES 10 MINUTES 00 SECONDS EAST ALONG THE WEST LINE OF ROBBINS ESTATES, A RECORDED SUBDIVISION, RECORDED IN BOOK 62 OF MAPS, PAGE 27, RECORDS OF MARICOPA COUNTY, ARIZONA, 338.00 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 0 DEGREES 10 MINUTES 00 SECONDS EAST ALONG SAID WEST LINE OF ROBBINS ESTATES, 160.00 FEET TO A POINT; THENCE WEST 167.63 FEET TO A POINT ON THE EAST LINE OF SUNSET STRIP, A RECORDED SUBDIVISION, RECORDED IN BOOK 58 OF MAPS, PAGE 26, RECORDS OF MARICOPA COUNTY, ARIZONA; THENCE SOUTH 0 DEGREES 10 MINUTES 00 SECONDS WEST ALONG SAID EAST LINE OF SUNSET STRIP, 140.00 FEET; THENCE SOUTH 83 DEGREES 11 MINUTES 38 SECONDS EAST 168.76 FEET TO THE TRUE POINT OF BEGINNING.

Which Notice of Trustee's Sale refers to a Deed of Trust executed by TULI MOLINA WOHL, AN UNMARRIED WOMAN as Trustor (s), in which MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS), AS NOMINEE FOR SEBRING CAPITAL PARTNERS, LIMITED PARTNERSHIP is named Beneficiary (ies) and LAWYERS TITLE as Trustee, and recorded 11/21/2006 in Docket xxx, Page xxx, Instrument number 2006-1525605, records of MARICOPA, Arizona. The following Deed of Trust was dated 11/14/2006.

TS #: AZ-09-274840-BL

Dated: 9/20//0

**QUALITY LOAN SERVICE CORPORATION** 

By: Robyn Tassell, Assistant Vice President

State of: <u>California</u>) County of: <u>San Diego</u>)

Defore me **B. Perez** a notary public, personally appeared **Robyn**Tassell, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of **California** that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Difference (Sea

B. PEREZ
Commission No. 1903663
NOTARY PUBLIC - CALIFORNIA
SAN DIEGO COUNTY
My Comm. Expine September 15, 2014

B Ferez

12-12020-mg Doc 10504 Filed 04/02/18 Entered 04/04/18 15:36:16 Main Document Pg 124 of 137 OFFICIAL RECORDS OF

OFFICIAL RECORDS OF

MARICOPA COUNTY RECORDER

HELEN PURCELL

ELECTRONIC RECORDING

09/20/2010

02:36

RECORDING REQUESTED BY
FIRST AMERICAN TITLE INSURANCE COMPANY 20100811436

Recording requested by:

DX4102889-3-2-2--

mcdevittr

When recorded mail to:

Quality Loan Service Corp. 2141 5th Avenue San Diego, CA 92101

TS#: AZ-09-274840-BL

Space above this line for recorders use

Order #: 4102899

#### **Notice of Trustee's Sale**

The following legally described trust property will be sold, pursuant to the power of Sale under that certain Deed of Trust dated 11/14/2006 and recorded 11/21/2006 as Instrument 2006-1525605, Book xxx, Page xxx, in the office of the County Recorder of MARICOPA County, Arizona.; and at public auction to the highest bidder:

Sale Date and Time:

12/20/2010 at 12:30:00 PM

Sale Location:

At the main entrance of the Superior Court Building, 201 West Jefferson,

Phoenix, AZ

Legal Description:

LOT 5, MONTEBELLO HOMES, ACCORDING TO BOOK 72 OF MAPS, PAGE 32, RECORDS OF MARICOPA COUNTY, ARIZONA; AND PART OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 16, TOWNSHIP 2 NORTH, RANGE 3 EAST OF THE OF THE GILA AND SALT RIVER BASE AND MERIDIAN, MARICOPA COUNTY, ARIZONA, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHEAST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 16, TOWNSHIP 2 NORTH, RANGE 3 EAST OF THE OF THE GILA AND SALT RIVER BASE AND MERIDIAN, MARICOPA COUNTY, ARIZONA; THENCE WEST ALONG THE SOUTH LINE OF SAID SOUTHWEST QUARTER OF THE NORTHEAST QUARTER, 267.85 FEET; THENCE NORTH 0 DEGREES 10 MINUTES 00 SECONDS EAST ALONG THE WEST LINE OF ROBBINS ESTATES, A RECORDED SUBDIVISION, RECORDED IN BOOK 62 OF MAPS, PAGE 27, RECORDS OF MARICOPA COUNTY, ARIZONA, 498.00 FEET TO THE TRUE POINT OF BEGINNING: THENCE NORTH 0 DEGREES 10 MINUTES 00 SECONDS EAST ALONG SAID WEST LINE OF ROBBINS ESTATES, 50.00 FEET TO A POINT, SAID POINT BEING THE SOUTHEAST CORNER OF MONTEBELLO HOMES, A RECORDED SUBDIVISION, RECORDED IN BOOK 72 OF MAPS, PAGE 32, RECORDS OF MARICOPA COUNTY, ARIZONA; THENCE WEST ALONG THE SOUTH LINE OF SAID MONTEBELLO HOMES, 167.63 FEET TO A POINT ON THE EAST LINE OF SUNSET STRIP, A RECORDED SUBDIVISION, RECORDED IN BOOK 58 OF MAPS, PAGE 26. RECORDS OF MARICOPA COUNTY, ARIZONA; THENCE SOUTH 0 DEGREES 10 MINUTES 00 SECONDS WEST ALONG SAID EAST LINE OF SUNSET STRIP, 50.00 FEET; THENCE SOUTH 83 DEGREES 11 MINUTES 38 SECONDS EAST 167.63 FEET TO THE

TRUE POINT OF BEGINNING; EXCEPT ANY PORTION THEREOF LYING WITHIN THE PROPERTY AS SET FORTH IN DEED RECORDED IN DOCKET 2427, PAGE 573, RECORDS OF MARICOPA COUNTY, ARIZONA, DESCRIBED AS FOLLOWS: PART OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 16, TOWNSHIP 2 NORTH, RANGE 3 EAST OF THE OF THE GILA AND SALT RIVER BASE AND MERIDIAN, MARICOPA COUNTY, ARIZONA, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHEAST CORNER OF SAID SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 16, TOWNSHIP 2 NORTH, RANGE 3 EAST OF THE OF THE GILA AND SALT RIVER BASE AND MERIDIAN, MARICOPA COUNTY, ARIZONA; THENCE WEST ALONG THE SOUTH LINE OF SAID SOUTHWEST QUARTER OF THE NORTHEAST QUARTER, 267.85 FEET; THENCE NORTH 0 DEGREES 10 MINUTES 00 SECONDS EAST ALONG THE WEST LINE OF ROBBINS ESTATES, A RECORDED SUBDIVISION, RECORDED IN BOOK 62 OF MAPS, PAGE 27, RECORDS OF MARICOPA COUNTY, ARIZONA, 338.00 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 0 DEGREES 10 MINUTES 00 SECONDS EAST ALONG SAID WEST LINE OF ROBBINS ESTATES, 160.00 FEET TO A POINT; THENCE WEST 167.63 FEET TO A POINT ON THE EAST LINE OF SUNSET STRIP, A RECORDED SUBDIVISION, RECORDED IN BOOK 58 OF MAPS, PAGE 26, RECORDS OF MARICOPA COUNTY, ARIZONA; THENCE SOUTH 0 DEGREES 10 MINUTES 00 SECONDS WEST ALONG SAID EAST LINE OF SUNSET STRIP, 140.00 FEET; THENCE SOUTH 83 DEGREES 11 MINUTES 38 SECONDS EAST 168.76 FEET TO THE TRUE POINT OF BEGINNING.

Purported Street Address:

1321 E LUKE AVE., PHOENIX, AZ 85014

Tax Parcel Number:

162-03-054A

Original Principal Balance:

\$475,000.00

Name and Address of Current Beneficiary:

**LNV** Corporation

C/O Dovenmuehle Mortgage, Inc. 1 Corporate Drive, Suite 360 Lake Zurich, IL 60047-8924

Name and Address of Original Trustor:

TULI MOLINA WOHL, AN UNMARRIED WOMAN

1321 E LUKE AVE., PHOENIX, AZ 85014

Name and Address of Trustee/Agent:

QUALITY LOAN SERVICE CORPORATION

C/O Quality Loan Service Corp.

2141 5th Avenue San Diego, CA 92101 Phone: 619-645-7711

Sales Line: 714-573-1965
Login to: www.priorityposting.com

AZ-09-274840-BL

The successor trustee qualifies to act as a trustee under A.R.S. §33-803A (1) in its capacity as a licensed Arizona escrow agent.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

Dated: 9/20/10

QUALITY LOAN SERVICE CORPORATION

By: Robyn Tassell, Assistant Vice President

State of: California

) ss

County of: San Diego

On 17010 before me, **B. Perez**, a notary public, personally appeared **Robyn Tassell**, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature

z\_\_\_\_\_(Seal)

B. PEREZ
Commission No. 1903663
NOTARY PUBLIC - CALIFORNIA
SAN DIEGO COUNTY
My Comm. Expires September 15, 2014

If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only.

## THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.

# **EXHIBIT 15**



Trustee Sale Number:

AZ09274840BL

ASAP Number:

3788868

Trustor:

TULI MOLINA WOHL, AN UNMARRIED WOMAN

Trustee:

**Quality Loan Service Corporation** 

LPS - Agency Sales & Posting, certifies that on <u>04/22/2011</u>, at the hour of <u>12:00PM</u> at the same place as originally fixed by the Trustee in the Notice of Sale, an authorized Agent of LPS - Agency Sales & Posting, postponed the holding of the Sale scheduled for said time and place, at the same place designated in the Notice of Sale in saic matter. Such postponement was given by public declaration wherein it was announced that the new date of the sale is <u>04/26/2011</u>, the new time of the sale is <u>12:30PM</u> and the place of sale is the same place as originally fixed by the Trustee in the Notice of Sale.

FURTHER, it was announced that the reason for the postponement was:

## **Trustee's Discretion**

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## **CERTIFICATE OF POSTPONEMENT**

Trustee Sale Number:

AZ09274840BL

ASAP Number:

3788868

Trustor:

TULI MOLINA WOHL, AN UNMARRIED WOMAN

Trustee:

Quality Loan Service Corporation

LPS - Agency Sales & Posting, certifies that on <u>04/20/2011</u>, at the hour of <u>12:30PM</u> at the same place as originally fixed by the Trustee in the Notice of Sale, an authorized Agent of LPS - Agency Sales & Posting, postponed the holding of the Sale scheduled for said time and place, at the same place designated in the Notice of Sale in saic matter. Such postponement was given by public declaration wherein it was announced that the new date of the sale is <u>04/22/2011</u>, the new time of the sale is <u>12:00PM</u> and the place of sale is the same place as originally fixed by the Trustee in the Notice of Sale.

FURTHER, it was announced that the reason for the postponement was:

### Trustee's Discretion



Trustee Sale Number:

AZ09274840BL

ASAP Number:

3788868

Trustor:

TULI MOLINA WOHL, AN UNMARRIED WOMAN

Trustee:

Quality Loan Service Corporation

LPS - Agency Sales & Posting, certifies that on <u>04/18/2011</u>, at the hour of <u>12:00PM</u> at the same place as originally fixed by the Trustee in the Notice of Sale, an authorized Agent of LPS - Agency Sales & Posting, postponed the holding of the Sale scheduled for said time and place, at the same place designated in the Notice of Sale in saic matter. Such postponement was given by public declaration wherein it was announced that the new date of the sale is <u>04/20/2011</u>, the new time of the sale is <u>12:30PM</u> and the place of sale is the same place as originally fixed by the Trustee in the Notice of Sale.

FURTHER, it was announced that the reason for the postponement was:

### **Trustee's Discretion**



Trustee Sale Number:

AZ09274840BL

**ASAP Number:** 

3788868

Trustor:

TULI MOLINA WOHL, AN UNMARRIED WOMAN

Trustee:

**Quality Loan Service Corporation** 

LPS - Agency Sales & Posting, certifies that on <u>03/18/2011</u>, at the hour of <u>12:30PM</u> at the same place as originally fixed by the Trustee in the Notice of Sale, an authorized Agent of LPS - Agency Sales & Posting, postponed the holding of the Sale scheduled for said time and place, at the same place designated in the Notice of Sale in saic matter. Such postponement was given by public declaration wherein it was announced that the new date of the sale is <u>04/18/2011</u>, the new time of the sale is <u>12:00PM</u> and the place of sale is the same place as originally fixed by the Trustee in the Notice of Sale.

FURTHER, it was announced that the reason for the postponement was:

## Beneficiary's Request



Trustee Sale Number:

AZ09274840BL

ASAP Number:

3788868

Trustor:

TULI MOLINA WOHL, AN UNMARRIED WOMAN

Trustee:

**Quality Loan Service Corporation** 

LPS - Agency Sales & Posting, certifies that on 12/20/2010, at the hour of 12:00PM at the same place as originally fixed by the Trustee in the Notice of Sale, an authorized Agent of LPS - Agency Sales & Posting, postponed the holding of the Sale scheduled for said time and place, at the same place designated in the Notice of Sale in saic matter. Such postponement was given by public declaration wherein it was announced that the new date of the sale is 03/18/2011, the new time of the sale is 12:30PM and the place of sale is the same place as originally fixed by the Trustee in the Notice of Sale.

FURTHER, it was announced that the reason for the postponement was:

## **Beneficiary's Request**

# **EXHIBIT 16**

## Social Security Administration Retirement, Survivors and Disability Insurance

Important Information

Western Program Service Center P.O. Box 2000 Richmond, California 94802-1791 Date: January 4, 2018 Claim Number: 527-08-5395A

#### Ալլլուվոհոլի իրել է հայարարան անդարարան անագրարան անում է հայարան և հայարան և հայարարան և հայարարան և հայարար

0003990 00037822 1 AB 0.403 1228M1T2R5PN T135 P16 TULI MOLINA 702 E BOBB ST PAYSON AZ 85541-4402

We are writing to you about your Social Security benefits.

#### What You Should Know

The State of Arizona will pay your Medicare medical insurance premium beginning January 2018.

#### What We Will Pay And When

We pay Social Security benefits for a given month in the next month. For example, Social Security benefits for March are paid in April.

- You will receive \$134.00 around January 12, 2018.
- This money is a refund owed to you for Medicare Part B (medical insurance) premiums you paid since December 2017.
- You will receive \$861.00 for January 2018 around February 2, 2018.
- After that you will receive \$861.00 on or about the third of each month.

#### Your Benefits

We will no longer deduct the premium from your monthly payment. Later in this letter, we tell you what to do if you disagree with this change in the amount of your monthly payment.



## **EXHIBIT 17**

12-12	020-mg	Doc 10504	Filed 04/02/18		04/04/18 15:3	36:16	Main Document		
			Pg 136	6 of 137		M10 *	chael K Jeanes, Clerk of Court  ** Electronically Filed ***  E. Hailes, Deputy  3/21/2018 3:34:00 PM		
1	courtdocs@dickinsonwright.com Filing ID 9188268								
2	mscheu	Michael R. Scheurich (#005943) mscheurich@dickinsonwright.com							
3	1850 N	NSON WRIGH orth Central Av x, Arizona 850	venue, Suite 1400						
4	Phone: (602) 285-5000 Attorneys for Plaintiff								
5.	Attorne	ys jor i iumugj							
6	IN THE SUPERIOR COURT OF THE STATE OF ARIZONA								
7	IN AND FOR THE COUNTY OF MARICOPA								
8	LNV Co	ORPORATION	N, its assignees and	d/or	Case No.	CV201	11-009999		
9		Plaintifi	f,						
10	vs.		-,			T FOR	RENEWAL		
11		MOT TALK WOL		.m	O.F. G	ODG <sub>I</sub>	TETAT		
12	WOHL,	tolina won, husband and v	IL, and JOHN DOI wife,	E					
13		Defenda	ants.						
14									
15	STATE	OF ARIZONA							
16	County	of Maricopa	) ss. )						
17	Michael R. Scheurich, being first duly sworn upon his oath, deposes and says:								
18	1. I am the attorney for LNV Corporation ("Judgment Creditor"). I have personal								
19	knowledge of the facts stated herein and am authorized to make this affidavit on behalf of the								
20	Judgment Creditor.								
21	2. The Judgment on Mandate ("Judgment") renewed by this Affidavit was entered								
22	by the Court on May 10, 2013. The Clerk of the Maricopa County Superior Court does not								
23	enter judgments on a docket, but identifies judgements by cause number, which in this matter								
24	is CV2011-009999. The Judgment was recorded in the Office of the Maricopa County								
25	Recorder on June 20, 2013, at Document No. 2013-0564586. The Judgment Creditor remains								
26	the owne	er of the Judgm	ient.						

1	3.	There is presently no execution outstanding and unreturned upon the Judgment.					
2	4.	The original amount awarded to Judgment Creditor LNV Corporation is as					
3	follows:						
4	СНА	RACTERIZATION AMOUNT					
5	Princi	pal \$15,350.00					
6	5.	Pursuant to the Judgment, interest accrues at the rate of 4.25% percent per					
7	annum from March 8, 2013, until paid in full.						
8	6.	. Upon information and belief, to date, there have been no payments made upon					
9	the Judgment.						
10	7.	Upon information and belief, there are no set-offs or counterclaims in favor of					
11	the Judgment-Debtor or any of them, to the best of affiant's knowledge.						
12	8.	There is presently no execution outstanding and unreturned upon the Judgment.					
13	9.	The amounts due upon the Judgment, after all set-offs and counterclaims, and					
14	considering all facts and circumstances necessary to complete disclosure as to the exact						
15	condition of the Judgment, are as follows:						
16	AMOUNT						
17	\$15,35 \$ 3.17						
18	\$18,52						
19	Interest on the foregoing principal continues to accrue at the rate specified in the						
20	Judgment from March 19, 2018, until paid in full.						
21	Dated	this Zistlay of March, 2018.					
22		Michael R. Scheurigh					
23		Wildladi R. Bellediigh					
24	SUBS day of March	CRIBED AND SWORN to before me, the undersigned Notary Public, this 2/, 2018, by Michael R. Scheurich.)					
25		1 max Tareful					
26	PHOENIX 53337-						
		CYRIE LOVEJOY Notary Public - State of Arizona MARICOPA COUNTY My Comm. Expires July 25, 2021					